

### 1. How can I apply for the insurance?

You can apply through Kshema app from your registered mobile number.

### 2. How do I download the Kshema app?

If you are using an Android mobile phone, go to the Play Store, type "Kshema app", select and download to install. Register on the app.

### 3. What are the risk/ perils covered under this Policy?

Loss or Damage to crop insured caused by the selected perils by You one from the major perils and one from the minor perils from the list below:

#### Major Perils

- a) Flood
- b) Inundation (Not applicable to Hydrophilic crops)
- c) Named Cyclone
- d) Storm

#### Minor Perils

- a) Animal Attack by
  1. Elephant
  2. Wild Boar
- b) Earthquake including Tsunami
- c) Fire due to lightning
- d) Landslide

### 4. How is Sum Insured determined/ fixed under this Policy?

Sum Insured is equal to the cost of cultivation as determined by the SLTC of respective district or based on our internal estimation. The Sum Insured under animal attack coverage is restricted for a maximum Sum Insured of 25% of the policy Sum Insured.

### 5. How is premium charged under this Policy?

The premium payable on the policy would be dependent on the crop, duration, perils and location. The minimum premium under this policy is Rs. 499/- (Four Hundred Ninety-Nine.) (Including GST).

### 6. When does the risk/ coverage start?

Policy incepts from the next day of sowing or receipt of premium whichever is later.

### 7. What are the minimum documents required to purchase this Policy?

Enrollment into Kshema Application, submission of proposal form, capturing Farm Polygon, submitting land record, Tenancy certificate if tenant Farmer, KYC and any other documents as required based on the proposal

### 8. How is loss assessment done?

Loss is assessed through remote sensing technology and satellite imagery.

### 9. Is there any Loyalty Bonus or No Claim Discount in this Policy?

Yes, there is Loyalty Bonus and No Claim Discount applicable under this Policy

### 10. Where can I get a sowing certificate?

The government officials from the agriculture department in your area will issue the sowing certificate.

### 11. Can I cancel my Policy?

Yes, you can cancel this Policy at any time by intimating to us in writing or through Kshema Application. The Policy will terminate when we receive Your notice.

### 12. When will the policy be considered as terminated under Kshema Sukriti Policy?

The policy will terminate in the following scenarios:

- Harvest of the Crop
- Destruction of crop due to an uninsured event
- Payment of full sum insured
- Loss or damage considered for entire insured area

### 13. How to apply for a claim and Your responsibility?

If an accident occurs, you must promptly inform us by calling our 24-hour Customer Care on 1800 572 3013 or you can email us on customer.support@kshema.co, supply all required information and documentation, and adhere to the claims process detailed in your policy documents.