

Comprehensive Crop Protection for Individual Farmers

1. Introduction:

Kshema Sukriti is a comprehensive crop protection plan designed for individual farmers, offering financial coverage against a wide range of natural calamities and wildlife-related risks based on the crop type and area insured.

Note: This prospectus is purely for informational purposes and does not constitute an insurance contract. Each insurance cover is subject to specific terms, conditions, and exceptions. Please refer to the official Policy Document for complete details. You can access the full policy on our website www.kshema.co or call our customer care at 1800 572 3013.

2. Buying Journey

This insurance can be purchased by downloading Kshema App from play store and registering with your mobile number and completing the insurance buying journey or reaching out to our POSP(M).

3. Time to Buy Insurance:

The Company opens the enrollment for insurance during each crop season period popularly known as Kharif and Rabi. For each state, depending upon various factors, enrolment window is decided and insurance is sold during the same period. After such a cut-off date, one cannot buy this insurance.

You are required to apply for insurance cover within 15 days of sowing your crop. You can also buy insurance cover for any later date within the enrollment window. Please check for the enrolment window in the app or contact our customer care at **1800 572 3013**.

4. Crops that are covered under this insurance

All seasonal crops within a harvest lifecycle duration of 180 days can be insured.

Limitation to buy insurance

Any farmer can insure crops in his own land or land obtained for tenancy up to a maximum of 2 hectares. This limit is applicable per farmer.

5. Coverage Highlights

You are eligible to claim for losses/damages under this Sukriti Insurance Policy in the event of crop loss/damage caused by any two perils (one from major and minor) from the following list of perils as selected by you:

Major Perils

- Flood
- Inundation (Not applicable to Hydrophilic crops)
- Named Cyclone
- Storm

Minor Perils

- Animal Attack by: Maximum coverage under this peril: 25% of the total policy sum insured
 - Elephant
 - Wild Boar
- Earthquake including Tsunami
- Fire due to lightning
- Landslide

6. Major causes which are not covered under this policy

The following risks are some of the important causes circumstances under which no loss or damage is payable under this insurance:

- War, nuclear risks, terrorism
- Consequential losses of any kind
- Malicious damage, arson, theft, riots, strikes
- Pollution, contamination, political risks
- Post-harvest losses (even if produce/output is cut and spread)
- Animal damage not listed under policy coverage
- Inundation damage to hydrophilic crops
- Perils not explicitly mentioned as covered in the Policy Schedule

- Supporting structures (e.g., staking, trellis etc.)
- Intercropping or mixed cropping
- Mismatch in farm location coordinates
- Claim excess and operational cost losses
- Expenses for debris removal or crop disposal
- Loss / Damage to crop outside the insured polygon
- Nursery crops, yield loss
- Waiting period losses
- Fraudulent or exaggerated claims

7. Claim Process & Your Responsibilities

In the event of a covered peril causing crop loss/damage, please follow these steps:

- Notify Us Immediately:** Report the loss via the Kshema App, or email (customer.support@kshema.co), or toll-free number **1800 572 3013** within 24 hours of the loss event / damage incident.
- Documents required in support of insurance claim:**
 - Capture & submit geo-tagged photos with date/time stamps using the Kshema Mobile App.
 - Record video clips of the entire insured field and the affected farm areas.
 - Provide a detailed description of the loss/damage, including estimated area and exact farm location.
- Disclose Other Policies:** Share details of any other insurance covering the same crop in the same farmland.
- Preserve Evidence:** Safeguard the damaged crop until Kshema completes its assessment.
- Submit supporting documents:**
 - Proof of insurable interest as on the date of loss.
 - Proof of occurrence of the insured peril
 - Photos and videos every alternate day for 7 days starting from the date of loss.
 - Any additional information as requested by Kshema.

8. Basis of claim settlement:

Claim will be processed based on the satellite image, photos and video clips submitted by You, and the loss formula depending upon the stage of the crop & the proportion of farm area affected.

9. Grievance Redressal:

We are committed to resolving your concerns promptly and fairly.

Step 1: Contact Us

Email: customer.support@kshema.co

Phone: 1800 572 3013 (toll-free)

Address: Kshema General Insurance Ltd., #413, 4th Floor, My Home Tycoon, Begumpet, Hyderabad – 500016

App: Kshema Application

Step 2: Escalate, if Needed

- **Email:** grievance.cell@kshema.co or gro@kshema.co
- **Phone:** 1800 570 2998 (toll-free)
- **Website:** Grievance Redressal Section

Step 3: External Authorities

- **Insurance Ombudsman:** www.cioins.co.in
- **IRDAI Bima Bharosa Portal:** bimabharosa.irdai.gov.in
- **IRDAI Grievance Call Centre:** 1800 4254 732 / 155255