

Kshema Kisan Sathi Insurance Policy

Customer Information Sheet/Know Your Policy

This document provides only key information about your policy.
Please refer to the policy document for detail terms and conditions.

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Section Number
1)	Name of Insurance Product	Kshema Kisan Sathi Insurance Policy	
2)	Unique Identification No. allotted by IRDAI	IRDAN162RPCR0019V01202526	
3)	Structure/Type of Insurance Product	<p>Part I: Crop Insurance: Indemnity basis: The Indemnity amount shall be arrived after applying the percentage of loss on the value of the crop corresponding the duration of the crop.</p> <p>Part II: Personal Accident Insurance: Benefit basis: which provide fixed benefits, on the occurrence of the Insured event in accordance with the terms and conditions of the policies, we will make the claim payments independent of payments received under other similar policies.</p>	Part I: Section III, Part II: Section III
4)	Segments for Coverage	This Product offers insurance coverage to Owner cultivators / tenant cultivators, who are cultivating seasonal, annual and plantation crops.	
5)	Sum Insured	Sum Insured refers to the maximum amount that an insurance company agrees to pay in the event of admissible loss or claim. It represents the peak value of the crop insured. Sum insured for the crop is based on the Loan amount of the insured from the Authorized bank. Sum Insured is a factor based on the stage of crop and is determined as under Stagewise sum insured mentioned under section VIII (e) and (f) as applicable to the crop.	Part I: Section IB & VIII, Part II: Section IB
6)	Policy Coverage (What the policy covers?)	<p>Part I: On occurrence of the perils listed below, resulting in damage to the crop, you will be entitled for a claim under this Policy.</p> <ul style="list-style-type: none"> a. Cyclone b. Earthquake c. Fire due to lightning d. Flood e. Hailstorm f. Inundation (Not applicable to Hydrophilic crops) g. Landslide h. Tsunami i. Animal Attack as listed below (only for a maximum amount of 25% of the policy sum insured.) <ul style="list-style-type: none"> • Elephant • Wild Boar 	Section III

		<p>Part II:</p> <p>a. Accidental Death: We will pay a benefit equal to 100% of Sum Insured, as specified in the Policy Schedule, against this cover on insured death due to an Injury sustained in an Accident during the Policy Period, provided such insured death occurs within 12 months from the date of the Accident when such death is directly attributable to the accident.</p>	
7)	Available Add on for the said Product	No add-on covers available	
8)	Loss Participation	<p>Part I: An Excess Amount of Five Hundred Rupees per claim which You must pay from your own pocket for each, and every claim made on this policy.</p> <p>Part II: Nil</p>	Part I Section VII, iii
9)	Exclusions (what the policy does not cover)	<p>Part I:</p> <p>We shall not cover losses and damages occurred due to the following.</p> <p>a. War Risk: Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion, loot, pillage in connection therewith;</p> <p>b. Nuclear Risk: Any loss to the insured crop arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component;</p> <p>c. Consequential Loss: Consequential loss of any kind or description.</p> <p>d. Malicious damage, arson and other preventable risks;</p> <p>e. Terrorism: Any loss to Crop on account of terrorist activities;</p> <p>f. Pollution or contamination of any kind;</p> <p>g. Political risk or Loss or damage caused by an order of any governments or any other civic authority</p> <p>h. Volcanic eruption, costal or river erosion or other convulsions of nature;</p> <p>i. Theft, riot and strike;</p> <p>j. Cultivation of the crop not mentioned in the policy schedule during the Period of Insurance;</p> <p>k. Post harvest losses for crop produce even if lying in cut and spread in the field;</p> <p>l. Damage / loss caused by any animal other than specifically covered.</p> <p>m. Claim Excess/ Deductible amount as specified under the Policy Schedule.</p> <p>n. Coverage of Hydrophilic crops against inundation;</p> <p>o. By any other peril, which is not explicitly covered in the Policy Schedule.</p> <p>p. Cost of Supporting Structures like staking, trellis etc.</p> <p>q. Waiting period: Within first 7 days after inception of the policy.</p> <p>r. Intercropping and Mixed Cropping are excluded.</p> <p>Part II:</p> <p>We will not be liable to make any payments under this cover in respect of:</p> <p>i. Any claim for death directly or indirectly due to War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.</p> <p>ii. Any claim for death</p> <p>a. from intentional self-injury (unless in case of self-defence or to save life), or suicide or attempted suicide.</p> <p>b. whilst under the influence of intoxicating liquor or drugs or other intoxicants except where you are not directly responsible for the injury / accident though under influence of intoxication.</p>	Part I: Section V, Part II: Section V

	<p>c. whilst engaging in adventure sports, aviation or ballooning, or whilst mounting into, or dismounting from or travelling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any Scheduled Airlines in the world.</p> <p>Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine;</p> <p>d. Arising or resulting from you committing any breach of law with criminal intent.</p> <p>iii. Any claim for death due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.</p> <p>iv. Any claim for death resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:</p> <ul style="list-style-type: none"> • Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self-sustaining process of nuclear fission) of nuclear fuel. • Nuclear weapons material • The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. • Nuclear, chemical and biological terrorism <p>v. Any death arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.</p> <p>vi. We will not be liable to make any payments under this policy in respect of any expenses incurred by you in connection with or in respect of:</p>	
10) Special Conditions and warranties (if any)	<p>Part I: Specific Conditions:</p> <p>a. Uninsured Crop: The Policy becomes void from inception if the crop in the field is different from the insured crop or the farm has mixed crop / inter crop (any other crop)</p> <p>b. Expenses: Any expenses whatsoever incurred by You for removal of any damaged crops, debris, or any substance from the farm, whether such damages occurred due to covered perils or otherwise, shall not be payable and any expenses whatsoever incurred by You in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output/ yield or increased operational costs shall not be payable.</p> <p>c. Excess Amount: Five Hundred Rupees per claim which You must pay from your own pocket for each, and every claim made on this policy.</p> <p>d. Contribution clause: In the event of the same crop in the same farmland is being insured under more than one insurance policy and If loss arises on the said farmland and the loss is covered under both the insurance policies, we shall be liable to pay rateable proportion of the claim amount based on the coverage the insurance policies provide.</p> <p>e. Waiting period: There is no policy coverage for the crop losses that occur within first 7 days from the start date mentioned in the Policy Schedule.</p> <p>f. Change of Crop: No change in crop shall be permitted from the crop that is declared for bank loan or at the time of proposal for insurance.</p> <p>g. Change of sowing date: One time Change of sowing date is permitted.</p>	Part I: Section VII, Part II: Section VII

- h. Position of Policy after Claim:** On occurrence of loss, proportional Sum Insured to the extent of area under loss stands reduced from the total Sum Insured for the area Insured.
- i. 72 hours clause:** Any loss of or damage to crop arising from one or more of the insured perils during the period of 72 consecutive hours starting from the inception of loss occurring event shall be deemed as a single event and therefore subject to one excess and one claim.
- j. Mandatory Documents:** At the time of claim the mandatory crop loss / damaged photos along with lat long coordinates shall be submitted at a strict interval of 2 days from the date of event occurrence till subsidence of the loss/damage.

Part II: Specific Conditions:

- a.** All General terms and conditions that are stated in "Kshema Kisan Sathi" are applicable.
- b.** Material Change: You have to immediately notify us in writing of any change in his business or occupation or physical defect or infirmity with which he has become affected since the payment of last premium for this insurance policy.
- c.** Automatic Termination of Insurance: This policy shall automatically terminate upon your death or by completion of the policy period, whichever is earlier.
- d.** Multiple policies: In case of multiple policies which provide fixed benefits, on the occurrence of the Insured event in accordance with the terms and conditions of the policies, we will make the claim payments independent of payments received under other similar policies of Kshema General Insurance limited.
- e.** Nomination: You are required at the inception of the policy, to make a nomination for the purpose of payment of claims under the policy in the event of your death. Any change of nomination shall be communicated to us in writing and such change shall be effective only when an endorsement under the policy is made and conveyed to policy holder.

Nomination can be changed at any time during the term of the policy. In the event of death of the policyholder, we will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, the legal heirs or your legal representatives as declared through a succession certificate and whose discharge shall be treated as full and final discharge of its liability under the policy.

Cancellation:

- a.** You can cancel the policy at any time during the term, by informing us. In case you cancel the policy, you are not required to give reasons for the cancellation.
- b.** We can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policy holder.
- c.** We will –
 - i.** Refund proportionate premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
 - ii.** Refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
 - iii.** "In case a claim is intimated on the policy, no premium shall be refunded upon cancellation under any circumstances."

11)	Admissibility of Claim	<p>Part I:</p> <ul style="list-style-type: none"> a. Claim detection and loss assessment will be done through remote sensing satellite image /Drone Image/Pictures/photos/ video submitted through Kshema Application using inhouse developed algorithm. b. Compensation shall be payable proportionately based on the extent of loss determined as above corresponding to the value of the Crop as determined in the indemnity table 1. Below. c. You shall not be entitled to abandon the Crop, whether We have taken possession of the same or not, till 7 days after making the claim. In case the damaged Crop is harvested or removed from the farmland within 7 days, no claim shall be payable. d. The compensation amount shall be arrived after applying the percentage of loss determine through satellite image / pictures obtained through Kshema app on the value of the crop corresponding the duration of the crop. <p>In the event of claim falling at any stage proportionate sum insured will be exhausted for the affected area and the Policy shall continue for the remaining period for unaffected area with the proportionately reduced sum insured. The Loss shall be arrived at by using the formula:</p> <p>Compensation = Sum insured x corresponding Compensation percentage to the stage of the crop x extent of insured area affected x Loss percentage</p> <p>Documents required in case of claim:</p> <ul style="list-style-type: none"> a. Duly completed claim form b. Your Photo Identity Proof/KYC Documents c. Loan sanction letter d. Loan Account number e. Land records/survey numbers/lease deeds if required f. Tenancy certificate <p>Part II:</p> <ul style="list-style-type: none"> i. We will settle or reject a claim, as the case may be, within 30 days from the date of receipt of last requisitioned document. ii. In case of delay in the payment of a claim beyond the 30 days timeline, we will be liable to pay interest to you from the date of receipt of last requisitioned document to the date of payment of claim at a rate 2% per annum above the bank interest rate. iii. However, where the circumstances of a claim warrant an investigation in our opinion, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last requisitioned document. In such cases, we will settle or reject the claim within 45 days from the date of receipt of last requisitioned document. iv. In case of delay beyond stipulated 45 days, we will be liable to pay interest to you at a rate 2% per annum above the bank interest rate from the date of receipt of last necessary document to the date of payment of claim. <p>(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the Financial Year in which claim has fallen due)</p> <p>Documents required in case of claim:</p> <ul style="list-style-type: none"> a. Duly completed claim form b. Your Photo Identity Proof c. Death Certificate d. Viscera test in case of Snake bite/poisoning e. Postmortem Report (if conducted) f. Identity proof of Nominee or Original Succession Certificate/Original Legal Heir. g. Copy of FIR/Chargesheet and Final Report/ Panchnama/Police Inquest Report (wherever these reports are required as per the circumstance of the Accident) duly attested by the concerned Police Station 	Part I: Section IX, Part II: Section VI
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12)	<p>Policy Servicing - Claim Intimation and Processing</p> <p>Toll free / IVRS number of the insurer: Toll free No.1800 572 3013</p> <p>Website/Email: Visit www.kshema.co OR customer.support@kshema.co</p> <p>Part I:</p> <p>In the unfortunate event of occurrence of any peril/s covered under this Policy, which is mentioned in section 3, that resulted in loss or damage to the Crop, you are required to take following actions:</p> <ol style="list-style-type: none"> Immediately intimate the loss through Kshema Application or by email to customer.support@kshema.co or Toll-Free number 18005723013 along with your Policy details not later than 24 hours of occurrence of peril. Take all steps to minimize the loss, as if no insurance has been taken. Take photographs of the loss/damage crop through Kshema Application. Take video of the entire affected field as per the instruction in the video guide of Kshema Application. Give a complete description of the damage/loss with estimated loss having regard to their values as on the time and date and place of loss. Do not include profit of any kind in the estimated loss. Inform particulars of all other insurances covering the same Crop at the time of loss. Safeguard the damaged crop/produce till loss verification/assessment is completed and take all steps to reduce the loss. Provide all documents/information as required by Kshema claims team. In case of claims from flood/inundation/cyclone, photos and video shall be submitted every alternative date till the time there is no further possibility of damage. <p>Part II:</p> <ol style="list-style-type: none"> Intimation about an event or occurrence that may give rise to a claim under this personal accident part must be given to Kshema within 30 days of its happening. Claims for insurance benefits must be submitted to us not later than one (1) month after transportation of the mortal remains/ burial in the event of Accidental Death. 	<p>Part I: Section VI, Part II: Section VI</p>
13)	<p>Grievance Redressal and Policyholders Protection</p> <p>The protection of policyholders' interests is a fundamental aspect of the insurance industry aimed at safeguarding the rights and ensuring fair treatment of individuals or entities holding insurance policies. Various regulatory frameworks, guidelines, and industry practices are in place to uphold the interests of policyholders in order to ensure transparency & disclosures, fair treatment, compliance with regulations, privacy and data protection, prompt claims settlement, grievance redressal mechanisms etc.</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, you can address Your grievance as follows:</p> <ol style="list-style-type: none"> For resolution of any query or grievance, You may contact the Policy issuing office or email Us at customer.support@kshema.co or through Kshema Application or write to Us at Grievance Redressal Officer, KSHEMA GENERAL INSURANCE LIMITED, Regd. Office #413, 4th Floor, My Home Tycoon, Kundan Bagh, Begumpet, Hyderabad, Telangana, India- 500016. If You are not satisfied with the resolution provided, you may escalate to our Nodal Desk E-mail gro@kshema.co or raise the grievance through our website at https://kshema.co/grievance-redressal/ 	Section II & X

	<p>3. In case Your complaint is not fully addressed by Us, you may use the Bima Bharosa, a Grievance Redressal Portal of IRDAI (Bima Bharosa) for escalating the complaint to IRDAI. Through Bima Bharosa You can register Your complaint online and track its status. For registration, please visit Website https://bimabharosa.irdai.gov.in/</p> <p>4. If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance at https://www.cioins.co.in/Ombudsman.</p>	
14)	<p>Obligations of prospective Policyholder / Customer</p> <p>To disclose all material information at time of filling the proposal form: You are at obligation to disclose all material information in the Proposal form. In the event of fraud by you, the Policy shall be void.</p> <p>In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the insurer immediately.</p> <p>Disclosure of other material information during the policy period:</p> <p>Insured can contact our Customer Services over phone at the Toll free No.1800 572 3013 or write to us at customer.support@kshema.co to intimate any change to the material information affecting the policy.</p> <p>This policy is mobile application driven; the details have to be provided in the application itself. The farm boundaries are to be geo-tagged and should upload documents required for KYC and Farm details.</p> <p>i. Incontestability and Duty of Disclosure: The Policy shall be null, and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription, or non-disclosure of any Material change or particular in the proposal form and/or personal statement and/or declaration made through proposal form (WPF/DPF) and/or connected documents.</p> <p>ii. Condition Precedent to Admission of Liability: The terms and conditions of the policy must be fulfilled by you for us to make any payment for claim(s) arising under the policy.</p> <p>iii. Reasonable Care: You shall take all reasonable steps to safeguard the interests of the insured property against loss or damage that may give rise to a claim.</p> <p>iv. Observance of terms and conditions: The due observance and fulfilment of the terms, conditions, and endorsement of this Policy in so far as they relate to anything to be done or complied with by You shall be a condition precedent to any liability on Us to make any payment under this Policy.</p> <p>v. Notice of claim Intimation: Immediate notice shall be given in writing to Us within 24 hours upon the occurrence of any insured event that would result in loss or damage.</p> <p>vi. Special Provisions: Any special provisions subject to which this Policy has been entered into and endorsed in the Policy shall be deemed to be part of this Policy and shall have effect accordingly.</p> <p>vii. Fraudulent claims: If any claim in any respect fraudulent, or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this Policy, We shall have absolute right, in our sole discretion, to avoid our liability under the Policy or void this Policy in its entirety, and in such cases, all benefits under this Policy shall be forfeited and all premium deemed fully earned and non-refundable.</p> <p>viii. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the you or by your agent, with intent to deceive the insurer or to induce the insurer to issue a insurance Policy or settle a claim:</p> <ul style="list-style-type: none"> ▪ the suggestion, as a fact of that which is not true and which you does not believe to be true; ▪ the active concealment of a fact by you having knowledge or belief of the fact. ▪ any other act fitted to deceive; and 	Section II

- any such act or omission as the law specially declares to be fraudulent.
- ix. will not repudiate the policy on the ground of fraud, if you /your beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of Us. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
- x. Non-adherence to the terms and conditions of this Policy shall render the Policy voidable.
- xi. In case, the amount admitted is less than the amount claimed, then we shall inform the insured/claimant in writing about the basis of settlement. In particular, where the claim is rejected, we shall give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.
- xii. In the event the claim is not settled within 30 days as stipulated above, we shall be liable to pay interest at a rate, which is 2% per annum above the bank rate from the date of receipt of last relevant and requisitioned document from the insured/claimant by Us till the date of actual payment.
- xiii. **Product Withdrawal:** This insurance product may be withdrawn in future with due approval of IRDAI, in which case an advance notice of at least three months shall be given to all the insured parties.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

1. You may go through the policy related documents including CIS on our website at <https://kshema.co/>
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.