



Pradhan Mantri Fasal Bima Yojana

Claim Process

The Scheme operates on the principle of “Area Approach” in the selected Defined Areas which are called Insurance Unit (IU), basis Crops and Defined Areas in accordance with decision taken in the State level coordination committees on crop insurance of the respective State/UT Government. These units are notified as insurance unit applicable to Village/Village Panchayat or any other equivalent unit for major crops. For other all other crops it may be a unit of size above the level of Village/ Village Panchayat.

The main claims payout would be made, basis the Area Approach, subject to the following:

- State has to conduct requisite number of Crop Cutting Experiments(CCEs) at the level of notified insurance unit area;
- CCE based yield data will be submitted to insurance company within the prescribed time limit to calculate the claims payable basis the respective notified insurance unit area

Following stages of the crop and risks leading to crop loss are also covered under the scheme.

A. **Prevented Sowing/ Planting Risk:** In case of majority of insured crops of a notified area are prevented from sowing/planting due to adverse weather conditions such as deficit rainfall or adverse seasonal conditions, the insured crops that will be eligible for indemnity claims upto maximum of 25% of the sum-insured and the policy will be terminated after that.

- I. Coverage is applicable to farmers in case of widespread incidence of eligible risks affecting crops in more than 75% of area sown in a notified unit at early stage leading to total loss of crop or farmer is not in a position to either sow or transplant the crop (or) either sowing or germination of crop due to deficit or excess rainfall.
- II. Eligibility Criteria:
Only those farmers who have paid the premium / the premium has been debited from their account before the damage. The State Government would provide Notified Insurance Unit and crop wise normal area sown at the beginning of the season within 15 days.
“Prevented Sowing/Planting” pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils.
- III. Loss assessment procedure:
 - The cover will be available for major crops only.
 - The payout will be 25% of total sum insured and the policy will be terminated after that.
 - This provision would be needed to be notified within 15 days of the cut-off date of enrolment by the State Govt., beyond which if invoked, no claim would be payable.

Note: The Insurance Company will disburse claims within 30 days of State Govt notification / order,

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The pay-out under this cover would be disbursed by the Insurance Company without waiting for the receipt of final Govt. share of premium subsidy, as per scheme guidelines.

B. Standing Crop (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non- preventable risks, viz. Drought, Dry spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.

- I. On account payment of claims due to mid season adversity of claims is applicable for standing crops in case of floods, prolonged dry spells, severe drought etc, where expected yield will be less than 50%.
- II. Eligibility Criteria for farmers who have paid the premium or whose premium has been debited from their account before the damage.

Note: If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked. The provision is invoked by the State Government through damage notification based on the proxy Indicators.

III. Loss assessment procedure:

Joint Loss Assessment so conducted with government and if applicable the On-account payment would be calculated as per following formula:

$$\frac{(\text{Threshold Yield} - \text{Estimated Yield}) \times \text{Sum Insured} \times 25\%}{\text{Threshold Yield}}$$

Note: Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims.

IV. Time frame for loss assessment and submission of report

Eligibility: Intimation may be given within 72 hours by the farmer to Insurance Company. Loss assessment will be completed within 15 days after the damage. The On-Account payment would be disbursed by the Insurance Company without waiting for the receipt of final share of Govt. subsidy (Second Installment), as per scheme guidelines.

C. Post-Harvest Losses: coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.

- I. The damage to the harvested crop after “cut and spread” in field due to cyclone, cyclonic rains and unseasonal rains throughout the country resulting in damage to harvested crop Maximum period is two weeks (14 days) from harvested date to drying purpose
- II. Eligibility criteria: Only those farmers who have paid the premium / the premium has been debited from their account before the damage, Damaged by specified perils, up to 14 days after the harvesting is done.
- III. Loss assessment procedure:

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Farmer needs to provide Intimation with in 72 hrs after the damage should be provided on our call center number 1800 266 0700, our local office, Concern bank, local agriculture department & district officials and Intimation must contain details of survey number-wise insured crop and acreage affected

Farmer should also subsequently provide the filled Claim form along with all relevant documents as requisite for payment of claims

The Loss assessor will be appointed and assessment will be completed within stipulated timelines post which the claims will be settled after the loss assessment report is finalized, subject to receipt of premium, as per scheme guidelines.

D. Localized Calamities: Loss/ damage resulting from occurrence of identified localized risks of hailstorm, landslide, Inundation, cloud burst and natural fire due to lightening affecting isolated farms in the notified area.

I. If crop losses occur due to any localized perils/calamities such as Landslide, Hailstorm, inundation, cloud burst and natural fire due to lightening affecting isolated farms in the notified areas or a plot the farmer is eligible to claim for a localized calamity.

II. Eligibility criteria:

Only those farmers who have paid the premium / the premium has been debited from their account before the damage can claim.

Note: Maximum pay-out would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured.

If the payout under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers, subject to receipt of premium, as per scheme guidelines

III. Loss assessment procedure:

Farmer needs to provide Intimation with in 72 hrs after the damage should be provided on our call center number 1800 266 0700, our local office, Concern bank, local agriculture department & district officials and Intimation must contain details of survey number-wise insured crop and acreage affected.

Farmer should also subsequently provide the filled Claim form along with all relevant documents as requisite for payment of claims.

The Loss assessor will be appointed and assessment will be completed within stipulated timelines post which the claims will be settled after the loss assessment report is finalized.

Note: Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

DOWNLOAD CLAIM FORM – <https://www.hdfcergo.com/documents/downloads/Claim%20Form%20-%20English.pdf> <https://wwwf1.hdfcergo.com/documents/downloads/Claim%20Form%20-%20English.pdf>

IMPORTANT NOTE:

For any losses arising out of the above mentioned events the farmer should contact our company and intimate the loss within 72 hours of the event occurring along with survey number-wise insured crop and acreage affected and the Premium payment verification details as given to the Bank/Intermediary/CSC centers.

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Local Newspaper cutting and any other available evidence to substantiate occurrence of loss event and severity of the loss, if any should also be provided as applicable.

1. The Farmers can reach out to us on 1800 2660700 and update as soon as the loss has occurred.
2. The Farmers can also reach out to the District Agriculture Office and our representative will be intimated by the DAO office.
3. The Farmers can also reach out to their respective Banks.

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