

Customer Information Sheet

**HDFC ERGO Farm Yield Insurance Policy**

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	HDFC ERGO Farm Yield Insurance Policy	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0009V01202122.	NA
3	Structure	Basis of Sum/Limit Insured: Indemnity / Modified Indemnity	NA
4	Interests Insured	Crops right from its sowing stage to harvesting	2.Scope of cover
5	Sum Insured	<< As per policy schedule>>	POLICY SCHEDULE
6	Policy Coverage	All risk cover for crops right from its sowing stage to harvesting subject to the exclusions mentioned in the Policy Wordings.	2.Scope of cover
7	Add-on Cover	<< As per policy schedule>>	Policy Schedule
8	Loss Participation	<< As per policy schedule>>	Policy Schedule
9	Exclusions	<p>The burning of the property by order of any public authority or subterranean fire.</p> <ul style="list-style-type: none"> <li>• Fire during harvest including but not limited to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.</li> <li>• Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).</li> <li>• Consequential loss whether or not caused by an insured peril.</li> <li>• Theft / clandestine sale of the Insured Crop</li> <li>• Intentional destruction of the Insured Crop</li> <li>• Poor crop stand due to either defective seed / sampling</li> <li>• Action of birds and animals</li> <li>• Loss occurring prior to commencement of risk.</li> </ul> <p>Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from any act of terrorism</p> <p>The Company shall not be liable to make any payment under this Policy to the Insured in connection with or in respect of any expenses whatsoever incurred by any insured arising out of damage or loss to insured crop arising from:</p> <ul style="list-style-type: none"> <li>(i) Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or</li> <li>(ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> </ul>	3.Exclusions

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		(iii) or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof. Loss occurring due to industrial pollution and / or toxic waste	
10.	Special Conditions and Warranties (if any)	<< As per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	<p>For Widespread calamity - Insofar as it relates to loss or damage caused by widespread calamity to the crop cultivated as specified in the Policy Schedule, basis of claim settlement shall be decided at the stage of underwriting the risks and deciding upon the aggregated crop units having the insurable insured vested in.</p> <p>For localized loss- Insofar as it relates to loss or damage caused by localized calamity to the crop cultivated as specified in the Policy Schedule, basis of claim settlement for shall be decided at the stage of underwriting the risks and deciding upon the individual crop unit having the insurable interest vested in.</p> <p><b>Sample Illustration</b></p> <p>Assumptions</p> <ul style="list-style-type: none"> <li>• District: Sheopur</li> <li>• Block: Sheopur</li> <li>• Crop: Paddy</li> <li>• Sowing date: 15th June</li> <li>• Expected Harvesting date: 30th Octo-ber</li> <li>• Total area under insurance: 1 hectare</li> <li>• Total Sum Insured; Rs 40,000</li> <li>• Total cost of sowing: Rs 6,000</li> </ul> <p><b>CLAIM CALCULATION FOR SOWING FAILURE RISKS</b></p> <ul style="list-style-type: none"> <li>• Benchmark Cumulative Rainfall</li> <li>• 70 mm (arrived as 50% of average of last 20 years rainfall for Sheo-pur district during 15th June to 15th July)</li> <li>• Benchmark Excess Rainfall</li> <li>• 140 mm(arrived as 75% of aver-age of maximum rainfall in any three consecutive days for last 20 years in Sheopur district during 15th June to 15th July)</li> <li>• If the Actual Cumulative rainfall is less than 70 mm or Actual Excess Rainfall is more than 140 mm, total claims payable to farmer is Rs 6,000(total cost of sowing as declared in the Policy Schedule).</li> </ul> <p><b>CLAIM CALCULATION FOR WIDESPREAD RISKS (STANDING CROP RISKS)</b></p> <ul style="list-style-type: none"> <li>• Benchmark Satellite Based Crop Yield In-dex value (BSCYI)</li> </ul>	NA

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		<ul style="list-style-type: none"> <li>• Average of historical Satellite based Crop Yield Index – 100</li> <li>• Indemnity level – 80%</li> <li>• Benchmark Satellite Based Crop Yield Index Value( BSCYI) = Aver-age of Historical Satellite Based Crop Yield Index * Indemnity Level = 100*80%= 80</li> <li>• Actual Satellite Based Crop Yield Index value (ASCYI)</li> <li>• Actual Satellite based crop yield index = ((BSCYI- ASCYI)/ BSCYI)* Sum Insured</li> <li>• If the Actual Satellite based crop yield index &gt; 80, no claims paya-ble</li> <li>• If the actual satellite based crop yield index is 60, claims payable would be <math>=((80-60)/80)*40000=10000</math></li> <li>• If the actual satellite based crop yield index is 40, claims payable would be <math>=((80-40)/80)*40000=20000</math></li> <li>• If the actual satellite based crop yield index is 20, claims payable would be <math>=((80-20)/80)*40000=30000</math></li> <li>• If the actual satellite based crop yield index is 0, claims payable would be <math>=((80-0)/80)*40000=40000</math></li> </ul> <p><b>CLAIM CALCULATION FOR LOCALISED RISKS</b></p> <ul style="list-style-type: none"> <li>• During the event of localized risk defined in the Policy Wordings, insurer will inti-mate the insurance company</li> <li>• Insurance company will do the respective farm level survey</li> <li>• If the survey results shows the insured has suffered 30% of crop losses, 30% of sum insured will be settled as claim payable to the insured.</li> </ul>	
12.	Policy Servicing -	<p>Toll free no.- 022-6234  Claim Intimation and Processing  Website – www.hdfcergo.com  Email - care@hdfcergo.com</p> <p><b>Grievances:</b></p> <p>In case the Insured is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours.</p> <p>The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.</p> <p>As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer within a period of one year from the date of rejection by the insurer if it is not simultaneously under any litigation.</p> <p>Escalation Matrix when TAT is not satisfied</p>	NA

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		<p>Level 1 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered, then the Customer can write to: The Complaints &amp; Grievance Cell HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: grievance@hdfcergo.com</p> <p>Level 2 In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&amp;G cell, then the Customer can write to the Chief Grievance Officer of the Company at the following address The Chief Grievance Officer HDFC ERGO General Insurance Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra e-mail: cgo@hdfcergo.com</p> <p>Level 3 Office of The Insurance Ombudsman</p>	
13.	Grievance Redressal and Policyholders Protection	<p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p> <p>Our Grievance Redressal Officer</p> <ul style="list-style-type: none"> <li>• <b>Call Centre</b> - 120 6234 6234 / 022-6234 6234</li> <li>• <b>Emails</b> – grievance@hdfcergo.com</li> <li>• <b>Contact Details for Senior Citizens:</b> 022 6242 6226   <b>Email:</b> seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.</li> <li>• <b>Company Website</b> – www.hdfcergo.com</li> <li>• <b>Courier</b> - Any of our Branch office or corporate office</li> </ul> <p>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> <p>If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at</p> <p><b>The Complaint &amp; Grievance Redressal Cell, HDFC ERGO General Insurance The Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</b></p> <p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>To the Chief Grievance Officer HDFC ERGO General Insurance The Company Limited D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra e-mail: cgo@hdfcergo.com</b></p>	GRIEVANCE REDRESSAL PROCEDURE

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		<p>Grievance may also be lodged at IRDAI Integrated Grievance Management system- <a href="http://bimabharosa.irdai.gov.in">http://bimabharosa.irdai.gov.in</a></p> <p>You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:</p> <ul style="list-style-type: none"> <li>• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>• Delay in settlement of claim</li> <li>• Dispute with regard to premium</li> <li>• Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a>  <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	
14.	Obligations of the Policyholder	<p>To disclose all information correctly sought by the insurer at time of filling the proposal form</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 immediate</p> <p>Non-disclosure of material information may affect the claim settlement.</p> <p>Disclosure of other material information during the policy period.</p>	NA

**Declaration by the Policy Holder:**

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

Place: \_\_\_\_\_

Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.