

Customer Information Sheet

Restructured Weather Based Crop Insurance Scheme (RWBCIS)

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 | Restructured Weather Based Crop Insurance Scheme (RWBCIS) | NA |
| 2 | Unique Identification Number (UIN) allotted by IRDAI | IRDAN125RP0005V01201617 | NA |
| 3 | Structure | Basis of Sum / Limit Insured: Benefit Basis | NA |
| 4 | Interests Insured | Shortage of Crop yields, increased operational cost correlating to Observed weather Index | NA |
| 5 | Sum Insured | <<as stated in the policy schedule>> | Policy schedule |
| 6 | Policy Coverage | The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured for the cost of input, yield and/or increased operational costs of agricultural economic activity, as stated in the Policy, resulting from deviation of Observed Weather Index from Strike Index if such deviation is as stated in coverage within a specific geographical location and specified time period, or losses/damages resulting from occurrence of identified localized risks of hailstorm and cloud burst subject to the maximum Sum Insured in the manner specified in the Schedule to this Policy. | Scope of cover |
| 7 | Add-on Cover | <<coverage & limits as stated in the policy schedule under add on section>> | Policy schedule |
| 8 | Loss Participation | <<as per policy schedule>> | Policy schedule |
| 9 | Exclusions | 1. 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 deviation in Weather Index resulting from: <ul style="list-style-type: none"> (i) Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. | Exclusions |

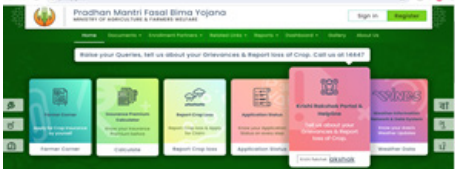
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| | | <p>2. The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of any event leading to diminished agricultural or non-agricultural output/ yield, or increased operational costs, howsoever caused, other than on account of a deviation in weather parameters as stated in the Schedule within a specific geographical location and specified time period.</p> <p>3. Acts of Terrorism Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of Terrorism.</p> <p>4. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority</p> | |
| 10. | Special Conditions and Warranties (if any) | <<as per policy schedule>> | Policy schedule |
| 11. | Admissibility of Claim | <p>Coverage of Risks</p> <p>5.1 Entire or partial crop life cycle stage susceptible to crop loss due to inclement weather conditions are covered under the scheme. All such perils which are caused by the weather conditions and are measurable and quantifiable in Automatic Weather Stations or Automatic Rain Gauges stands covered under RWBCIS, subject to notification of the same by the State Govt. through a term-sheet.</p> | |

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| | | <p>5.2 Weather Perils to be Covered:</p> <p>Following major weather perils, which are deemed to cause "Adverse Weather Incidence", leading to crop loss, shall be covered under the scheme:</p> <ol style="list-style-type: none"> a) Rainfall – Deficit Rainfall, Excess rainfall, Unseasonal Rainfall, Rainy days, Dry-spell, Dry days b) Temperature– High temperature (heat), Low temperature c) Relative Humidity d) Wind Speed e) A combination of the above <p>The perils listed above are only indicative and not exhaustive and any addition / deletion may be considered by State Govt. in consultation with SLTC and empanelled insurance companies based on availability of relevant data.</p> <p>5.2.1 Add-on coverage: The States may consider providing add-on coverage for crop loss due to hailstorm, - cloudburst and pre-defined high wind speed etc wherever the risk is perceived to be substantial and is identifiable. The add-on coverage will be optional for the farmers and applicable notional premium will be borne by the farmer, however the State Govts may consider providing additional subsidy on this coverage, wherever notified. The actuarial premium rates for add-on coverage should be sought in the bid itself from the Insurance Companies, however the add-on actuarial premium rate will be considered separately and shall not form part of evaluation of L1. State Government can consider to allocate the add on risks to the lowest bidder for this products separately.</p> | |
| 12. | Policy Servicing - Claim Intimation and Processing | <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and allied process- <p>21.1 Insurance company shall be responsible for all claims arising out of adverse weather incidence and shall settle claims strictly as per the terms and conditions of the scheme mentioned in the notification. In case of adverse weather incidence all the insured cultivators growing the notified crop in a RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of claims.</p> <p>21.2 Claims shall be assessed only on the basis of weather data recorded by the notified RWSSs or BWS, as the case may be, and the claims process shall commence once the weather data is received. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government.</p> | |

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| | | <p>21.3 Claims processing should be strictly as per the insurance term sheets, payout structure and the Scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Branches/ Nodal Banks for each notified area and crop.</p> <p>21.4 If observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formula depending upon index definition:</p> <p>21.5 Claims per Unit = (Difference between Observed & Notified index values) X Notional Payout .Overall claims will be 'Claims per Unit' X 'Number of units'.</p> <p>Process of settlement –</p> <p>23.1 Tentative final Tentative final share of Govt. subsidy (2nd instalment), both Central and State, on the basis of business statistics finalized on portal after 30 days of period specified for auto approval of applications on portal should have been received by Insurance Company to enable them to settle the claims arising out of weather conditions. However, for settlement of Add on claims, 1st instalment i.e 50% of applicable State Government subsidy, if any for the season should have been received for the season/area(s)</p> <p>23.2 Term Sheet, reference AWS/ARG, Backup AWS/ARG for all notified crops at each IU level shall compulsorily be part of the notification for the season and shall not change at any point during that season. Crop-IU term sheet along with notional pay out/strike shall be uploaded on the Portal by the concerned State Nodal Department at the time of release of notification only and shall be verified and accepted by the concerned Insurance Company within given timelines. In order to avoid manipulation/misuse of information at field level, term sheet /notional payout shall not be a part of public information before payment of claims for that season.</p> <p>23.3 The loss reports and Actual weather data shall be approved/reverted (in case of any discrepancy/concern on the authenticity/correctness of report/data) by the Insurance Company based on which the eligible claims shall be calculated through the Portal and accordingly the payment of claims shall be initiated by the concerned Insurance Company and remitted directly into beneficiary account as per pre-defined timelines. The application wise payment details viz. amount, reference number, date etc. shall be entered/ synchronised with the National Crop Insurance Portal for future reference and audit purpose.</p> | |

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|---|---|---|--------------------------------|------|--------------|---|-------------------|----------------|----|-------------|---------------|-----|---------------|-----|-----------|-----|---|----|---|----|--------------------------|-----|-----------------------------|------|---------|--|--|--|--|--|--|--|-----|-----|------------|------------|------|--------------|--------------|--------------|----------------|---|---|-----|-----|-----|----|-----|------|-----|---|---|-----|-----|-----|----|----|------|-----|---|---|-----|-----|-----|----|----|------|----|--|
| | | <p>23.4 Once the weather data is received/finalized from State Govt. as per the cut-off-dates decided, claims will be worked out on the National Crop Insurance Portal as per declarations/ approved proposals & covered farmer's data received from banks / channel partners / insurance intermediaries for each notified RAU and crops and accordingly the claims will be approved by Competent Authority of implementing Insurance Company.</p> <p>Illustration</p> <p>In table below, a farmer having 1, 2 and 3 hectares of land in RUAs X, Y and Z respectively buys an insurance policy having deficit rainfall cover.</p> <table border="1"> <thead> <tr> <th colspan="2">Table 1: Deficit Rainfal Cover</th> </tr> </thead> <tbody> <tr> <td>Index</td> <td>Aggregate rainfall in mm during cover phase</td> </tr> <tr> <td>Cover Phase, From</td> <td>1 - July</td> </tr> <tr> <td>To</td> <td>15 - August</td> </tr> <tr> <td>Strike 1 (mm)</td> <td>200</td> </tr> <tr> <td>Strike 2 (mm)</td> <td>150</td> </tr> <tr> <td>Exit (mm)</td> <td>100</td> </tr> <tr> <td>Standard Loss Rate between Strike 1 and Strike 2 - National 1 (Rs/mm/Hectare)</td> <td>50</td> </tr> <tr> <td>Standard Loss Rate between Strike 2 and Exit - National 2 (Rs/mm/Hectare)</td> <td>80</td> </tr> <tr> <td>Standard loss below Exit</td> <td>Nil</td> </tr> <tr> <td>Policy Limited (Rs/Hectare)</td> <td>6500</td> </tr> </tbody> </table> <p>In table below actual observed index values are mentioned for 3 notified RUAs during the cover period obtained on the basis of data of RWS.</p> <table border="1"> <thead> <tr> <th colspan="8">Table 2</th> </tr> <tr> <th>RUA</th> <th>RWA</th> <th>Strike - 1</th> <th>Strike - 2</th> <th>Exit</th> <th>National - 1</th> <th>National - 2</th> <th>Policy Limit</th> <th>Observed Index</th> </tr> </thead> <tbody> <tr> <td>X</td> <td>A</td> <td>200</td> <td>150</td> <td>100</td> <td>50</td> <td>110</td> <td>6500</td> <td>300</td> </tr> <tr> <td>Y</td> <td>B</td> <td>200</td> <td>250</td> <td>100</td> <td>50</td> <td>80</td> <td>6500</td> <td>120</td> </tr> <tr> <td>Z</td> <td>C</td> <td>200</td> <td>150</td> <td>100</td> <td>50</td> <td>80</td> <td>6500</td> <td>80</td> </tr> </tbody> </table> <p>RUA X: In this case notified trigger value is 200. Observed index value is 300. In this case there would be no claim payable as the notified trigger is not breached.</p> <p>RUA Y: Here observed index value is 120.</p> <p>Hence, claims per unit will be: $\{(200-150)*50\}+\{(150-120)*80\}$ = Rs. 4900.</p> | Table 1: Deficit Rainfal Cover | | Index | Aggregate rainfall in mm during cover phase | Cover Phase, From | 1 - July | To | 15 - August | Strike 1 (mm) | 200 | Strike 2 (mm) | 150 | Exit (mm) | 100 | Standard Loss Rate between Strike 1 and Strike 2 - National 1 (Rs/mm/Hectare) | 50 | Standard Loss Rate between Strike 2 and Exit - National 2 (Rs/mm/Hectare) | 80 | Standard loss below Exit | Nil | Policy Limited (Rs/Hectare) | 6500 | Table 2 | | | | | | | | RUA | RWA | Strike - 1 | Strike - 2 | Exit | National - 1 | National - 2 | Policy Limit | Observed Index | X | A | 200 | 150 | 100 | 50 | 110 | 6500 | 300 | Y | B | 200 | 250 | 100 | 50 | 80 | 6500 | 120 | Z | C | 200 | 150 | 100 | 50 | 80 | 6500 | 80 | |
| Table 1: Deficit Rainfal Cover | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index | Aggregate rainfall in mm during cover phase | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cover Phase, From | 1 - July | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| To | 15 - August | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Strike 1 (mm) | 200 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Strike 2 (mm) | 150 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Exit (mm) | 100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standard Loss Rate between Strike 1 and Strike 2 - National 1 (Rs/mm/Hectare) | 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standard Loss Rate between Strike 2 and Exit - National 2 (Rs/mm/Hectare) | 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Standard loss below Exit | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Policy Limited (Rs/Hectare) | 6500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Table 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RUA | RWA | Strike - 1 | Strike - 2 | Exit | National - 1 | National - 2 | Policy Limit | Observed Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| X | A | 200 | 150 | 100 | 50 | 110 | 6500 | 300 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Y | B | 200 | 250 | 100 | 50 | 80 | 6500 | 120 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Z | C | 200 | 150 | 100 | 50 | 80 | 6500 | 80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | | <p>For two hectares, overall claim= Rs. 4900 X 2= Rs. 9800/- RUA Z: Here observed index value is 80 which has breached the exit level. Hence in this case the full sum insured assigned to the phase of Rs. 6500 per unit would be payable.</p> <p>For two hectares, overall claim= Rs. 6500 X 2= Rs. 13000/- Using the methodology discussed above, total claims will be worked out.</p> <ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied/Grievance Redressal as per Operational Guidelines– <p>Each implementing State/UTs and empanelled ICs are required to compulsorily set up a stratified and a robust grievance redressal mechanism with requisite infrastructure upto the level of block/taluka to address grievances of all stakeholders particularly insured farmers.</p> <p>30.2 At the initial level, for grievance redressal, each district shall designate taluka and district level grievance redressal officer preferably Tehsil/Taluk or District Agriculture/ Horticulture Officer to record & respond to the grievances of Farmers, Banks, ICs etc. within 7 days of receipt of grievance. In case of dissatisfaction, the matter may be brought before District Level Grievance Redressal Committee (DGRC).</p> <p>30.6 Grievance Redressal Mechanism by Insurance Company:</p> <p>30.6.1 Each implementing Insurance Company will put in place an effective and resilient Grievance Redressal Mechanism for resolution and disposal of all grievances received through multiple channels viz. Centralized Call Centre, Toll-Free Call Centre, Social Media, Tehsil Level Grievance Cell, DGRC, SGRC, IRDAI, Insurance Ombudsmen, Banks, SLBC, Centralised Public Grievance Redressal and Monitoring System (CPGRAMS), respective State Grievance Redressal and Monitoring System (GRAMS) and similar entities and directly through farmer in the form of application/complaint letter. A designated resource/ manpower at each tehsil level shall be equipped to handle and resolve grievances of farmers at local level and he/she should be able to participate in Tehsil/Taluk level grievance meetings and dispose-off the grievances.</p> <p>30.6.2 Similarly, senior resource persons at the District and State level should be equipped to participate in DGRC and SGRC meeting to resolve such grievances.</p> <p>30.6.3 Insurance Company ensure that details of the grievance redressal officers along with the name, address and contact number and email id is publicized widely among farmers. ICs will have to dispose the grievance within 7 day's time of receipt of each and every grievance/complaint.</p> | |

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| | | <p>30.6.4 Insurance Company shall have to mandatorily prepare and submit monthly report containing details of all such grievances reported and their disposal status to respective Grievance Redressal Committees in the 1st week of next month.</p> <p>30.7 Committee to examine the additional claims arising due to errors / omissions/ commissions of the financial institutions:</p> <p>30.7.1 A committee will be constituted under the chairmanship of Chief Executive Officer (PMFBY)/Joint Secretary (Credit), DAC&FW with the representatives of Internal Finance Division (IFD), DAC&FW, concerned State Government, ICs to examine and settle the issues related to additional claims arising due to errors/omissions/commissions of the Financial institutions specially in the remittance of premium, uploading of information on portal etc to facilitate the early settlement of claims to eligible farmers.</p> <p>30.7.2 Committee will also invite the senior executive/ officers of concerned banks to present their cases before the committee.</p> <p>30.7.3 The Committee will take final decision in this regard including recommendation for the payment of admissible government subsidy to facilitate the payment of admissible claims and/ or payment of additional/full liabilities towards admissible claims by concerned financial institution or concerned Insurance Company.</p> <p>30.7.4 All the aforesaid committee constituted for redressal of grievances of the stakeholders should examine and dispose of grievances as per the Revamped Operational Guidelines. Any clarification / interpretation of provision of the Revamped Operational Guidelines solely lies with DAC&FW, MoA&FW, Government of India.</p> | |
| 13. | Grievance Redressal and Policyholders Protection | <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> <ul style="list-style-type: none"> • KRPH Helpline – Toll Free No. 14447  <ul style="list-style-type: none"> • As per RWBCIS Guidelines read with the PMFBY Guidelines process mentioned above • Company Website – www.hdfcergo.com <p>You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</p> | Grievance Redressal Procedure |

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| | | <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>The Complaint & 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</p> <p>In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p>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</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in</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"> • Insurance claim that has been rejected or dispute of a claim on legal construction of the policy • Delay in settlement of claim • Dispute with regard to premium • Non-receipt of your insurance document <p>You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.</p> | |
| 14. | Obligations of the Policyholder | <ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. <p>Disclosure of other material information during the policy period.</p> | NA |

Declaration by the Policyholder:

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.