HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Weather Insurance Policy

Weather Insurance Policy
UIN: IRDAN125RP0002V01201011

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1.	Product Name	**Weather Insurance Policy**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0002V01201011	NA
3.	Structure	Basis of Sum / Limit Insured The cost of Input Increased Operational Costs due to deviation in weather parameters	NA
4.	Interests Insured	<<as per policy schedule>>	Policy Schedule
5.	Sum Insured	<<as per policy schedule>>	Policy Schedule
6.	Policy Coverage	Company will compensate the Insured for the cost of input, yield and/or increased operational costs of agricultural or non-agricultural economic activity, ,as stated in the Policy, resulting from any material deviation of Observed Weather Index from the Strike Index or Exit Index, as the case may be, if such material deviation is as stated in the coverage and occurs within a specific geographical location and specified time period, subject to the maximum Sum Insured in the manner specified in Part I of the Schedule to this Policy.	SCOPE OF COVER
7.	Add-on Cover	**No Add Ons**	NA
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 the Insured directly or indirectly arising out of or due to or attributable to or in consequence of any material deviation in Weather Index directly or indirectly resulting from, or attributable to or due to or as a consequence of: (i) Ionizing radiations or contamination by radioactivity from any nuclear waste from the	EXCLUSIONS

		combustion of nuclear fuel; or (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof 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 material deviation in weather parameters as stated in Part I of the Schedule within a specific geographical location which occurs within specified time period as per weather data provided by the authorized reference weather station mentioned in the Schedule attached to the Policy. 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. 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. 5. Any manmade activities such as but not limited to riot, strike, malicious acts, pollution contamination, outside of and other than natural weather conditions which results in a material deviation in the Observed Weather Index as mentioned in the Schedule I attached to the policy	
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	• Basis of Assessment of claims as follows: - In the event that, in the geographical locations and during the covered period specified, the observed weather index is greater or lower than the strike index, the benefit is payable to the insured, Subject to a maximum limit of the Sum Insured. The Company shall not be liable to compensate the insured or pay any amount, in the event that the observed weather index is lower than the Strike Index in case of coverage for excess Rainfall weather parameter cover or In the event that the Observed Weather Index is greater than the Strike Index in case of coverage for deficient weather parameter cover during the Period of Insurance. **Sample Claim Calculation**	NA

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<tr><td>State:- XXX</td><td>Crop:- XXX</td></tr>
<tr><td>District:- XXX</td><td></td></tr>
<tr><td>Deficit Rainfall Cover</td><td></td></tr>
<tr><td>Phase Period</td><td>1</td></tr>
<tr><td>From</td><td>01-Jul-13</td></tr>
<tr><td>To</td><td>15-Jul-13</td></tr>
<tr><td>Strike 1</td><td>75.00</td></tr>
<tr><td>Strike 2</td><td>35.00</td></tr>
<tr><td>Exit</td><td>15.00</td></tr>
<tr><td>Notional 1</td><td>10.00</td></tr>
<tr><td>Notional 2</td><td>40.00</td></tr>
<tr><td>Sum Insured</td><td>1200.00</td></tr>
</table>

Above term sheet Cover for Deficit Rainfall wherein If aggregate rainfall in Phase I is less than 75 mm then farmers will be eligible for claims payout.
If rainfall is between 35 mm to 75 mm then farmers will get the compensation at the rate of Rs. 10 per mm deviation from 75 mm.
If rainfall is between 15 mm to 35 mm then farmers will get the compensation at the rate of Rs. 40 per mm deviation from 35 mm.
Suppose if aggregate rainfall during Phase I is 45 mm then claims will be calculated as per below:-
Claims Payout = (75-45)*10
= 30*10
= Rs. 300
Suppose if aggregate rainfall during Phase I is 20 mm then claims will be calculated as per below:-
Claims Payout = (75-35)*10 + (35-20)*40
= (40*10) + (15*40)
= 400 + 600
= Rs. 1000
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<td>12.</td>
<td>Policy Servicing - Claim Intimation and Processing</td>
<td>
• Contact us - 022 6158 2020/ 022 6234 6234
• Website: www.hdfcergo.com
• Email : care@hdfcergo.com
• Turn Around Time (TAT) in working hours / days
- Surveyor appointment- 24 hours from claim intimation
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<td>NA</td>
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		- Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report Escalation Matrix when TAT is not satisfied . Customer Escalation Matrix **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 & Grievance Cell HDFC ERGO General Insurance Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra** e-mail: grievance@hdfcergo.com **Level 2** In case the Complainant has not received a response or is not satisfied with the response / resolution given / offered by the C&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 **Level 3** Office of The Insurance Ombudsman	
13.	Grievance Redressal and Policyholders Protection	If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, you can pursue Your grievance with **1. Our Grievance Redressal Officer** You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • **Contact us** - 022 6158 2020/ 022 6234 6234	**Grievance Redressal Procedure**

		• **Emails** – grievance@hdfcergo.com • **Contact Details for Senior Citizens**: 022 6242 6226 Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • **Company Website** – www.hdfcergo.com • **Courier** - Any of our Branch office or corporate office 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. 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 **The Complaint & Grievance Redressal Cell,** **HDFC ERGO General Insurance Company Ltd.** **D-301, 3rd Floor, Eastern Business District** **(Magnet Mall), LBS Marg, Bhandup (West),** **Mumbai – 400078, Maharashtra** 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: **To the Chief Grievance Officer** **HDFC ERGO General Insurance Company Ltd.** **D-301, 3rd Floor, Eastern Business District** **(Magnet Mall), LBS Marg, Bhandup (West),** **Mumbai - 400078, Maharashtra** **e-mail:** cgo@hdfcergo.com • **Bima Bharosa Portal** Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in 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: • 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 You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
14.	Obligations of the Policyholder	• 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.	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.