

Customer Information Sheet
HDFC ERGO Pradhan Mantri Fasal Bima Yojana Policy (PMFBY)

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	HDFC ERGO Pradhan Mantri Fasal Bima Yojana Policy (PMFBY)	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0003V01201617	NA
3	Structure	Basis of Sum / Limit Insured: Benefit Basis	NA
4	Interests Insured	Crop	NA
5	Sum Insured	<<as stated in the policy schedule>>	Policy Schedule
6	Policy Coverage	<p>The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured Person (as opted in the policy schedule) for the</p> <ul style="list-style-type: none"> (i) prevented sowing/planting due to deficit rainfall or adverse seasonal conditions or (ii) short fall in yield as stated in the Policy, resulting from Natural Fire and lightning, Storm, Hailstorm, cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood, Inundation, Landslide, Drought, Dry spells, Pests/ Diseases or (iii) Post harvest losses incurred within two weeks period from harvesting only if crops are allowed in to dry in cut and spread condition in the field or (iv) Losses/damage resulting from occurrence of identified localized risks of hailstorm, landslide and inundation of the Insured Crop if such deviation is as stated in coverage and within the defined area and specified time period, subject to the maximum Sum Insured specified in the Schedule. 	Policy wordings
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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
9	Exclusions	<p>The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred arising out of damage or loss to insured Crop arising from:</p> <ul style="list-style-type: none"> • The burning of the property by order of any public authority or subterranean fire. • Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors. • Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s). • any peril not specifically covered under the Policy. • consequential loss whether or not caused by an insured peril. • Instances where recognized good farming and harvesting practices have not been followed • Controllable diseases, weeds and/or controllable insect infestations. • Theft / clandestine sale of the Insured Crop • Intentional destruction of the Insured Crop • Poor crop stand due to either defective seed / sampling or unfavorable conditions prevailing during sowing period. • Action of birds and animals • Loss occurring prior to commencement of risk. • Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased; • Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss <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"> (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. (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. (iv) Loss occurring due to industrial pollution and / or toxic waste. 	Exclusions

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	<ul style="list-style-type: none"> <li data-bbox="316 236 902 284">• Mention the broad principle of admissibility / denial of claims – <li data-bbox="316 288 902 491">5.1 Basic Cover: The basic cover under the scheme covers the risk of loss of yield to standing crop (sowing to harvesting). This comprehensive risk insurance is provided to cover yield losses on an area based approach basis due to non-preventable risks like drought, dry spells, flood, inundation, wide spread pest and disease attack, landslides, natural fire due to lightening, storm, hailstorm and cyclone. <li data-bbox="316 496 902 671">5.2 Add-On Coverage: Apart from the mandatory basic cover, the State Governments/UTs, in consultation with the State Level Coordination Committee on Crop Insurance (SLCCCI) may choose any or all of the following add-on covers based on the need of the specific crop/area in their State to cover the following stages of the crop and risks leading to crop loss. <ul style="list-style-type: none"> <li data-bbox="316 683 902 783">5.2.1 Prevented Sowing /Planting/ Germination Risk: Insured area is prevented from sowing/ planting/ germination due to deficit rainfall or adverse seasonal/climatic conditions. <li data-bbox="316 794 902 975">5.2.2 Mid-Season Adversity: Loss in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells and severe drought etc., wherein expected yield during the season is likely to be less than 50% of the normal yield. This add-on coverage facilitates the provision for immediate relief to insured farmers in case of occurrence of such risks. <li data-bbox="316 986 902 1161">5.2.3 Post-Harvest Losses: Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread / small bundled condition depending on requirement of the crops in that area, in the field after harvesting against specific perils of hailstorm, cyclone, cyclonic rains and unseasonal rains. <li data-bbox="316 1173 902 1289">5.2.4 Localized Calamities: Loss/damage to notified insured crops 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. 	NA

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number																
		<p>5.2.5 Add-on coverage for crop loss due to attack by wild animals: The States may consider providing add-on coverage for crop loss due to the attack by wild animals wherever the risk is perceived to be substantial and is identifiable. The detailed protocol and procedure for evaluation of the bids has been prepared by the Gol in consultation with the Ministry of Environment, Forest & Climate Change (MOEF&CC) and General Insurance Corporation of India (GIC Re). The add-on coverage will be optional for the farmers and applicable notional premium will be borne by the farmer, however the State Governments 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 IC, however the add-on actuarial premium rate will be considered separately and shall not form part of evaluation of L1. Detailed modalities are annexed as Annexure - I for adoption by States.</p> <p>5.3 States have to notify crop-wise specific period/duration for coverage of aforesaid add-on risks in their notification as detailed in Para 7.2 of this guideline and the same will also be uploaded on NCIP.</p> <p>5.4 General Exclusions: Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.</p> <p>5.5 Loss/damage for localised calamities and post-harvest losses will be assessed at the level of the individual insured farm and hence lodging of loss intimation by the farmer/designated agencies is essential. For remaining risks, losses are due to widespread calamities, hence lodging of intimation for claims by insured farmers / designated agencies for such wide-spread calamities is not essential. Claims will be calculated based on the loss assessment report submitted by the District Level Joint Committee (DLJC) and/or average yield submitted by concerned State Government.</p> <p>Illustration for widespread loss calculation – From Guidelines - Illustration In table below, assumed yield of wheat for the last 7 years is given for insurance unit area of “X”. Calculation of TY for Rabi 2015-16 season is given in Table 7 below:</p> <table border="1" data-bbox="319 1273 900 1406"> <thead> <tr> <th data-bbox="319 1273 404 1337">Year</th> <th data-bbox="404 1273 473 1337">2008-09</th> <th data-bbox="473 1273 543 1337">2009-10</th> <th data-bbox="543 1273 612 1337">2010-11</th> <th data-bbox="612 1273 682 1337">2011-12</th> <th data-bbox="682 1273 751 1337">2012-13</th> <th data-bbox="751 1273 820 1337">2013-14</th> <th data-bbox="820 1273 900 1337">2014-15</th> </tr> </thead> <tbody> <tr> <td data-bbox="319 1337 404 1406">Yield (kg/ha)</td> <td data-bbox="404 1337 473 1406">4500</td> <td data-bbox="473 1337 543 1406">3750</td> <td data-bbox="543 1337 612 1406">2000</td> <td data-bbox="612 1337 682 1406">4250</td> <td data-bbox="682 1337 751 1406">1800</td> <td data-bbox="751 1337 820 1406">4300</td> <td data-bbox="820 1337 900 1406">1750</td> </tr> </tbody> </table>	Year	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	Yield (kg/ha)	4500	3750	2000	4250	1800	4300	1750	
Year	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15												
Yield (kg/ha)	4500	3750	2000	4250	1800	4300	1750												

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p>The years of 2012-13 and 2014-15 have the lowest yields. Total of yields of seven years is 22350 kg/ha and that of two lowest yield years is 3550kg/ha i.e. (1800 + 1750). Therefore, according to the provision, average of best five years excluding two lowest yield years will be $(22350 - 3550 = 18800/5)$ i.e. 3760 kg/ha. Hence, threshold yield at 90%, 80% and 70% of indemnity levels will be 3384kg/ha, 3008kg/ha and 2632 kg/ha respectively.</p> <p>Illustration For Mid-Season Calculation</p> <p>From Guidelines</p> <p>21.4.6.6 District 'A' has been affected by floods having 100 insurance units under Crop 'X'. Out of which 50 insurance units were severely affected and as per the weather indicators / agro-met data, it has been assessed that 30 IUs could have yield loss of more than 50% of the normal yield. Out of these 30 insurance units, estimated yield loss against TY for 5 units is 80% (Category-I), for another 10 units, it is 70% (Category-II) and remaining 15 units, it is 60% (Category-III) of normal yield. As per declarations received, if sum insured for notified areas in Category-I, Category-II and Category-III is Rs. 1 crore, Rs. 2 crore, and Rs. 3 crore, respectively, then likely total claims will be Rs. 80 lakh, 140 lakh and 180 lakh, respectively. Hence on-account claims upto 25% shall be Rs.20 lakh, 35 lakh and 45 lakh, which will be released during the season subject to receipt of premium subsidy.</p> <p>Illustration for Localised Calculation –</p> <p>From Guidelines</p> <p>21.5.9 Illustration</p> <ul style="list-style-type: none"> • Sum Insured for a crop = Rs.30,000 • Assessed loss in the affected area due to operation of insured peril = 40% • Claims Payable under this cover = $Rs.30,000 \times 40\% = Rs.12,000$ • End of season reported short fall in yield = 60% w.r.t. TY • Claim estimated based on 'area approach' at IU level = $Rs.30,000 \times 60\% = Rs.18,000$ • Balance payable at end of season = $Rs. 18,000 - Rs. 12,000 = Rs. 6,000$ <p>Illustration for Post Harvest Calculation –</p> <p>From Guidelines</p> <p>21.6.7 Illustration</p> <ul style="list-style-type: none"> • Sum Insured for a crop = Rs.50,000 • Affected area of the I.U.= 80% (eligible for sample survey) • Assessed loss in the affected area/fields due to operation of insured peril = 50% • Claims Payable under Post Harvest loss = $Rs.50,000 \times 50\% = Rs.25,000$ 	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> • End of season reported shortfall in yield=60% in respect of the Threshold Yield • Claim estimated based on the 'area approach' at IU level = Rs.50,000 × 60% = Rs.30,000 • Balance payable at the end of season = Rs. 30,000 - Rs. 25,000 = Rs. 5,000 	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Turn Around Time (TAT) in working hours/ days for claims settlement <ul style="list-style-type: none"> - Surveyor appointment- 24 hours from claim intimation - Survey report- 15 days from allotment of survey - Decision of claim to insured - 7 days from survey report <p>Widespread Claims – Based on Actual Yield details obtained by conducting CCEs by the State Government.</p> <p>Clause 23.4 - Based on the loss reports and actual yield data, eligible claims shall be calculated through the NCIP and accordingly the payment of claims shall be initiated by the concerned Insurance Company and remitted directly into the beneficiary account as per the 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 purposes.</p> <p>Localised Loss - 21.5.7 Time frame for loss assessment and submission of the report:</p> <ol style="list-style-type: none"> A. Appointment of loss assessor within 48 hours. B. Loss assessment to be completed within the next 10 days. C. Claim settlement to be completed in next 15 days (subject to receipt of farmers premium& first instalment of Subsidy). D. Maximum liability would be limited to proportionate Sum Insured of damaged cropped area within insured plot (s). E. Intimation of crop losses is compulsory for individual insured farmers through various channels in case of losses due to specified localized calamities. If the <p>Mid Season - 21.4.5 Timeframe for loss assessment and submission of report:</p> <p>21.4.5.1 A formal invocation of mid-season adversity through a formal letter will be issued by the District Administration/Nodal Department of State Government asking to carry out the loss assessment surveys with details of the affected IUs within 7 days from the occurrence of adverse seasonal event.</p> <p>21.4.5.2 Loss assessment report at the affected insurance unit level has to be completed by the Joint Committee within 15 days from occurrence of the adverse seasonal event and the loss report should compulsorily be uploaded on NCIP to arrive at the Claim amount of eligible insured farmers from the Portal.</p>	NA

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p>Post Harvest - 21.6.6 Time frame for loss assessment and submission of report:</p> <p>21.6.6.1 Appointment of the loss assessor within 48 hours from the receipt of information.</p> <p>21.6.6.2 Loss assessment to be completed within next 10 days.</p> <p>21.6.6.3 Claim settlement/payment to the farmers to be completed in next 15 days (subject to receipt of premium) from the time of receipt of loss assessment report.</p> <p>Prevented Sowing - 13.1.7 To facilitate settlement of risks of prevented sowing/ mid-season adversity/localized Calamity: ICs should release the admissible claim amount to the beneficiary immediately after receipt of farmers premium and advance subsidy (1st Instalment) and without waiting for release of final subsidy (2nd Instalment) from Government. The premium in respect of affected IUs including subsidy to enable settlement of claims arising due to above events in respect of all such beneficiaries shall be adjusted from the fund already available with ICs as advance upfront subsidy (1st Instalment) to facilitate compliance with Section 64VB of Insurance Act/Regulation of IRDAI.</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>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<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> <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>30.71 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	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:	Grievances

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p>Our Grievance Redressal Officer</p> <ul style="list-style-type: none"> KRPH Helpline – Toll Free No. 14447  <ul style="list-style-type: none"> As per PMFBY 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> <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 Company Limited 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>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
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.