HDFC ERGO General Insurance Company Limited

Customer Information Sheet
Crop Insurance Policy

Crop Insurance Policy
UIN: IRDAN125RP0005V01201011

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	**Crop Insurance Policy**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125RP0005V01201011	NA
3.	Structure	Basis of Sum / Limit Insured<<Indemnity / Agreed Value (as per policy schedule)>>	Basis of sum insured
4.	Interests Insured	Shortage of Crop yields on account of Insured Perils	
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 Person for the 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 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 schedule
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 in con/nection with or in respect of any expenses whatsoever incurred arising out of damage or loss to insured Crop arising from: • 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	Exclusions

		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 2. The Company shall not be liable to make any payment under this Policy for any loss incurred to: • Any crop which has been harvested prior to inspection by our loss assessor. 3. 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: (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. 4. 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	• In the Event that, for the defined area and during the Covered period, Loss or damage to the insured Crop from the insured perils, the benefit payable to the Insured shall be the shortfall in yield and calculated as per the following formula :- • Shortfall in Yield = 'Threshold Yield — Actual Yield' for the Defined Area	NA
12.	Policy Servicing - Claim Intimation and Processing	• Contact us - 022 6158 2020/ 022 6234 6234 • Website: www.hdfcergo.com • Email : care@hdfcergo.com **Turn Around Time (TAT) in working hours/ days for claims settlement** - 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 **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),**	NA

		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 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: **Our Grievance Redressal Officer** 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 • 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	Grievance Redressal

		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 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.