

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

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

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Plantation Insurance Policy	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0001V01201112	Not applicable
3	Structure	<ul style="list-style-type: none"> • Indemnity (depreciation is to be deducted) 	Not Applicable
4	Interests Insured	This product is designed to cater to the need of those engaged in cultivation of horticultural trees or plantations or specified crops, cash crops. This policy is suitable for individual farmer- owner or tenant engaged in cultivation of horticultural crops like Citrus Fruits (Orange, Lime, Sweet Lime), Grapes, Chikoo, Banana, Pomegranate and Plantations like Rubber, Poplar, Eucalyptus, Sugar cane, Teak Wood etc. Also an association /organized and registered body of farmers engaged in cultivation of specified crops and bodies procuring inputs, processing/marketing of the produce can take this policy.	Not Applicable
5	Sum Insured	<ul style="list-style-type: none"> • Sum Insured - As opted 	Definition- Point No. 13
6	Policy Coverage	<p>Indemnity against loss or damage caused to the insured crop by one or more of the following events:</p> <p>(a) Fire(including forest fire ,bush fire) (b) Lightning (c) Riot and Strike (d)Storm,Hailstorm,Cyclone,Typhoon,Hurricane, Tornado whilst in direct and immediate operation over the area which the crop insured herein</p>	Coverages: What we cover

		stands (e)Flood and Inundation (f)Impact by road/rail vehicles, aircraft and other aerial devices or articles dropped therefrom (g)Wild animals (h)Earthquake	
7	Add-on Cover	<p>The product also offers the choice of few Extensions And Clauses as below: Extensions And Clauses</p> <p>1. Coverage for unseasonal rains and frosts in case of Grapevines “In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss or damage to grapevines arising out of unseasonal rains &/or frost.”</p> <p>2. Coverage for pests and diseases in case of Eucalyptus and Mangium “In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss or damage to Eucalyptus/Mangium due to following pests and diseases: (i) Jewel Beetles (ii) Subterranean Termites (iii) Root Rot caused by wood rotting fungi (iv) Pink disease caused by corticium salmonicolor”</p> <p>3. Special Clause for Banana “It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of banana: (i)Propping at the time of bunching stage should be done effectively wherever necessary. Propping is a must at the bunching stage for the Nendran variety of banana. (ii)Sum Insured for Banana shall not exceed Rs 25,000/-per acre for Red Banana and Rs 20,000/- per acre for Robusta Matti and other varieties including the cost of propping materials. (iii)The loss will be assessed on the actual input cost incurred until the time of loss but not</p>	Extensions And Clauses

exceeding the following limits:

Stage of Cultivation	Per Acre Cost of input as % of Total Cost
1 st month of cultivation	25%
2 nd month of cultivation	35%
3 rd month of cultivation	50%
4 th month of cultivation	70%
5 th month of cultivation	90%
6 th month of cultivation	100%

4. Specific Clause for Sapota(Chiku):

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of sapota:

(i)The age wise Sum Insured shall not exceed the following limits:

Age	Maximum insured Hectare(Rs)	Sum per
1 st year	7000/-	
2 nd year	9000/-	
3 rd year	10,500/-	
4 th year	13,000/-	
5 th year	16,000/-	

(ii)Loss/damage to the fruit (produce) shall not be covered under this policy.”

5. Specific Clause for Citrus:

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of citrus:

(i)Sum Insured will be based on the actual input cost incurred but shall not exceed the following limits:

Age	Maximum Sum Insured per Hectare (Rs)

1st year	9,500/-
2nd year	12,000/-
3rd year	15,000/-
4th year	18,500/-
5th year	23,000/-
6th year	28,500/-

(ii) Loss/damage to the fruit (produce) shall not be covered under this policy.”

6. Specific Clause for Rubber

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of rubber:

(i) The trees insured should be more than one year old from the date of Planting and should not be over 22 years of age.

(ii) Maximum Sum Insured for Rubber Plantation is given as under:

Age of Rubber Plant	Maximum Insured Hectare(Rs)	Sum per
1 st year	19,500/-	
2 nd year	26,000/-	
3 rd year	31,000/-	
4 th year	35,000/-	
5 th year	38,500/-	
6 th year	42,000/-	
7 th year	45,000/-	

7. Specific Clause for Eucalyptus:

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of eucalyptus:

(i) This policy excludes to indemnify the insured in respect of loss, damage or liability directly or

indirectly caused by or arising out of or aggravated by:

a.) Loss or damage to **ENTIRE TRANSPLANTS (ETPs)** by any of the insured peril or perils if the ETPs have been in the field for a period of less than 12 months.

b) Loss or damage to the cultivation caused due to or contributed by or arising from the clearance of fields after harvesting by means of fire.

(ii) Inter-cropping done by the farmers for the fullest utilization of the land barring rice ,would be done only if such inter-crop does not interfere with the normal growth and health of the trees.

(iii) The spacing of trees should be as per the prescribed agricultural practices.

(iv)No smoking and/or cooking shall be allowed in the open within 30 metre of the property hereby insured except in the well laid premises set apart for this purpose.

(v)In the event of Fire or occurrence of any of the insured perils, only death of the affected plants will be considered as loss under this policy. No decline or retardation in growth ,short term or long term, by the occurrence of any of the insured perils shall be deemed to be loss.

(vi)The loss will be assessed on the actual input cost incurred till the time of loss but not exceeding the following limits:

Age of Eucalyptus Plant	Maximum Sum Insured per Hectare (Rs)
1 st year	8500/-
2 nd year	12,000/-
3 rd year	14,500/-
4 th year	17,500/-
5 th year	20,500/-
6 th year	23,500/
7 th year	26,500/-

8. Specific Clause for Poplar Plant:

“It is hereby agreed and declared that notwithstanding anything contained contrary in

the policy, the loss will be assessed on the actual input cost incurred till the time of loss but not exceeding the following limits:

Age of Poplar Plant	Maximum Sum Insured per Hectare(Rs)
1 st year	15,500/-
2 nd year	22,000/-
3 rd year	28,000/-
4 th year	34,000/-
5 th year	40,000/-
6 th year	46,000/-
7 th year	47,000/-
8 th year	48,000/-

9. Specific Clause for Sugarcane:

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of sugarcane:

(i)The cut crop shall be held covered whilst lying in the field pending removal. This extension, however, shall apply only to crops cut on the previous day. It is warranted that the previous days cutting would be removed from the field within the next 24 hours.

(ii)In the event of fire, sugarcane crop will be cut and crushed within 48 hours and a certificate of its weight and value has to be submitted.

(iii)Sum Insured shall not exceed Rs 32,000/- per hectare for Plant Crop and Rs 22,000/- per hectare for Ratoon Crop.

(v)The loss will be assessed on the actual input cost incurred till the time of loss but not exceeding following limits:

12 Months Crop	15 Months Crop	16 Months Crop	Maximum % of Sum Insured payable	
			Plant Crop	Ratio on Crop
First 4 weeks	First 5 weeks	First 6 weeks	40	10
4-8 weeks	5-10 weeks	6-12 weeks	60	35
8-16 weeks	10-20 weeks	12-24 weeks	75	75
16-20 weeks	20-25 weeks	24-30 weeks	80	80
20-28 weeks	25-35 weeks	30-42 weeks	85	85
28-36 weeks	35-45 weeks	42-54 weeks	90	90
36-44 weeks	45-55 weeks	54-66 weeks	95	95
44-48 weeks	55-60 weeks	66-72 weeks	100	100

10. Specific Clause for Teakwood Plantation:

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of

Teak wood:

- (i) This policy excludes to indemnify the insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by:
 - (a) Loss or damage to ENTIRE TRANSPLANTS(ETPs) by any of the insured peril or perils if the ETPs have been in the field for a period of less than 12 months.
 - (b) Loss or damage to the cultivation caused due to or contributed by or arising from the clearance of fields after harvesting by means of fire.

- (ii) Inter cropping done by the farmers for the fullest utilization of the land barring rice, would be done only if such inter-crop does not interfere with the normal growth and health of trees.
- (iii) The spacing of the trees should be as per the prescribed agricultural practices.
- (iv) (a) No smoking and/or cooking shall be allowed in the open in the fields and within 30 metres of the property hereby insured except in the well laid premises set apart for this purpose.
(b) Fallen dry leaves should be removed regularly from the field.
- (v) In the event of fire or occurrence of any of the insured perils, only death of affected plants will be considered as loss under this policy. No decline or retardation in growth, short term or long term ,by the occurrence of any of the insured perils shall be deemed as loss.
- (vi) Clearance from Environmental Authorities or Forest Authorities is a prerequisite for the commencement of the risk.
- (vii) The loss will be assessed on the actual input cost incurred till the time of loss but not exceeding the following limits:

Age of Tree	Maximum Sum Insured per acre(Rs)
1 st year	36,000/-
2 nd year	45,000/-
3 rd year	55,000/-

- (viii) Following scale of Franchise shall be applicable for Teakwood plantation in supersession to provision given under 'What We Exclude' (Sr No. a of this policy:

Age	Franchise(Rs per ace)
1 st year	1000/-
2 nd year	750/-
3 rd year	500/-
4 th year	400/-

5 th year	300/-
6 th year	250/-

11. Specific Clause for Strawberry Plantation:

“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of Strawberry:

(i) No compensation is payable for loss or damage to the fruits (produce). Only plants are covered against loss beyond rejuvenation.

(ii) The plantation at the time of offering insurance should be at least one month old after plantation/transplantation i.e. after the plants have been cultivated in the ultimate grower’s field.”

Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy.

		<table border="1"> <tr> <td>5th year</td> <td>300/-</td> </tr> <tr> <td>6th year</td> <td>250/-</td> </tr> </table> <p>11. <u>Specific Clause for Strawberry Plantation:</u></p> <p>“It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, following conditions will be applicable for cultivation of Strawberry:</p> <p>(i) No compensation is payable for loss or damage to the fruits (produce). Only plants are covered against loss beyond rejuvenation.</p> <p>(ii) The plantation at the time of offering insurance should be at least one month old after plantation/transplantation i.e. after the plants have been cultivated in the ultimate grower’s field.”</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy.</p>	5 th year	300/-	6 th year	250/-	
5 th year	300/-						
6 th year	250/-						
8	Loss Participation	Excess/Deductible – As specified in the policy schedule	2. Definition-Point No. 9				
9	Exclusions	<p>We will not pay loss or damage attributable to:</p> <p>(a) any claim arising from a peril insured against under this Policy unless the assessed claim amount exceeds 10% of Sum Insured or Rs 1000/- per acre whichever is lower</p> <p>(b) first 20% of the assessed claim amount for which You will be Your own insurer</p> <p>(c) theft, including theft during or after operation of an insured peril</p> <p>(d) insects, pests and diseases, other than those specifically covered</p> <p>(e) any act of negligence/omission on Your part and /or Your employees</p> <p>(f) drought conditions</p>	3. Coverage : What we exclude				

		<p>(g) human action, birds and locusts</p> <p>(h) fog and/or high humidity</p> <p>(i) non-flowering of crop</p> <p>(j) rainwater, where the rains occur independently of the immediate and direct operation of the insured peril in the area where the crop insured herein stands</p> <p>(k) improper selection of site and plant spacing</p> <p>(l) frost and cold waves</p> <p>(m) delay in the onset of monsoon</p> <p>(n) excessive heat or heat wave</p> <p>(o) pollution of any form</p> <p>(p) improper maintenance</p> <p>(q) burning of property by the order of any public authority or arising out of subterranean fire</p> <p>(r) water logging</p> <p>(s) weeds and improper/insufficient/irregular weeding</p> <p>(t) cost of structures supporting the crop, irrigation system and any agricultural equipment</p> <p>(u) crop being damaged after harvesting or whilst the crop is in storage or in transit</p> <p>(v) non-compliance with scientific agricultural practices</p> <p>(w) any kind of consequential loss</p> <p>(x) natural mortality of the plants/trees</p> <p>(y) loss or damage to plant produce</p> <p>(z) war and allied perils, lockout, malicious damage, civil commotion, confiscation, commandeering, persons acting on behalf of or in</p>	
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		<p>connection with any political organization</p> <p>ii) requisition or destruction or damage by order of any Government or by public or municipal or local authority</p> <p>iii) nuclear reaction, nuclear radiation or radioactive contamination</p> <p>iv) volcanic eruption or other convulsions of nature other than those specifically covered</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule:	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample Calculation:</p> <ul style="list-style-type: none"> •Crop Type: Sugarcane •Total Area of Plantation: 10 acres •Sum Insured per Acre: ₹50,000 •Damage Percentage: 60% (based on surveyor's assessment) •Coverage Limit: 90% (Insurer covers 90% of the assessed loss) •Deductibles: ₹2,000 per acre <p>Step-by-Step Calculation:</p> <p>1.Total Sum Insured:</p> <p>Total Sum Insured=Sum Insured per Acre× Total Area Total Sum Insured=₹50,000×10=₹500,000</p> <p>2.Total Loss Based on Damage Percentage: Loss=Total Sum Insured×Damage Percentage Loss=₹500,000×60%=₹300,000</p> <p>3.Insurance Coverage (After Applying Coverage Limit): Insurer's Coverage=Loss× Coverage Limit Insurer's Coverage=₹300,000×90%=₹270,000</p> <p>4.Deductibles (For the Entire Area): Deductibles=Deductible per Acre× Total Area Deductibles = ₹2,000×10=₹20,000</p> <p>5.Final Claim Payable: Final Claim Payable=Insurer's Coverage–Deductibles Final Claim Payable =₹270,000–₹20,000=₹250,000</p>	<p>Coverages:</p> <ul style="list-style-type: none"> • What we cover • What we exclude

12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <ul style="list-style-type: none"> • Claim Procedure: • Claim Intimation <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <ol style="list-style-type: none"> a. Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act. b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage. c. Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>. d. While notifying your claim, please share your <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 4) cause of loss 5) estimate of your loss. 6) Details of contact person with mobile no. and e- mail ID. e. Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed. f. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim. <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <ol style="list-style-type: none"> a. Insured shall do all possible loss minimization activity to reduce further loss or 	Conditions-Point No 6- Claim Procedure
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- aggravation of loss.
- b. Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
 - c. Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
 - d. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
 - e. After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
 - f. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
 - g. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

- 1. Policy Documents: A copy of the insurance policy or certificate to verify coverage details.
- 2. Claim Form: Completed claim form provided by the insurer.
- 3. Proof of Loss: Documentation detailing the extent of the damage or loss. This could include photographs, videos, or a written report.
- 4. Damage Assessment Report: An assessment report from a qualified expert or adjuster.
- 5. Maintenance Records: Documentation of routine maintenance and care of the plantation.
- 6. Inventory List: A detailed list of plants,

		<p>equipment, and other assets affected by the loss.</p> <p>7. Proof of Ownership: Documents proving ownership of the plantation and its assets, such as deeds or purchase receipts.</p> <p>8. Financial Records: Records showing financial loss, such as income statements and profit and loss statements.</p> <p>9. Police or Incident Report: If the claim involves theft, vandalism, or other criminal activities, a copy of the police report may be required.</p> <p>10. Repair or Replacement Estimates: Estimates for the cost of repairing or replacing damaged items.</p> <p>• Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</p> <p>a. The Surveyor shall be appointed within 24 hours from the intimation.</p> <p>b. The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.</p> <p>c. The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.</p> <p>d. The Insurance Company to obtain survey report within 15 days from the date of appointment.</p> <p>e. Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</p> <p>• Escalation Matrix Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
13	Grievance Redressal and Policyholders Protection	<p>Grievances</p> <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> <p>➤ Step 1</p> <p>a. Contact Us</p>	Conditions Point no 16. Grievances

1-800-224030/1-800-2004030

b. E-mail Address:

Contactus@universalsompo.com

c. Write to us Customer Service Universal Sompo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

d. Senior Citizen Number: 1800 267 4030

➤ **Step 2**

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- grievance@universalsompo.com

Drop in Your concern

Grievance Cell: Universal Sompo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sompo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai,

Maharashtra - 400708
Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

Bima Bharosa Portal link :
<https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:

<https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

Below are the contact details:

Office Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

		Email: bimalokpal.ahmedabad@cioins.co.in			
		BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka		
		BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.		
		BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha		
		CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D,	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh,		

	<p>Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>	
	<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>	
	<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>	
	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	

		<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@ciains.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>		
		<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363/2740798 Email: bimalokpal.jaipur@ciains.co.in</p>	<p>Rajasthan</p>		
		<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@ciains.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>		
		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>		

		<p>Email: bimalokpal.kolkata@cioins.co.in</p>			
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email:</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		

		bimalokpal.mumbai@cioins.co.in		
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>	

		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
<p>14</p>	<p>Obligations of prospective Policyholder / Customer</p>	<p>1. Notice: Every notice and communication to Us required by or in respect of this Policy shall be in writing.</p> <p>2. Reasonable Care You shall take all reasonable steps to safeguard the crop from loss/damage and to maintain it in efficient condition. In the event of frost affecting the plantation, it shall be Your duty to maintain adequate temperature as per standard practice. You shall take all practicable steps to minimize and avert the loss/damage and adhere to sound agricultural practices.</p> <p>3. Inspection You shall permit Our authorized representative at all times to inspect the crops hereby insured and Your premises , and shall also furnish any information which We may require and shall comply with all the regulations and directions from time to time made and given by Us.</p> <p>4. Maintenance You shall maintain census records of plant/tree population, number-wise, age-wise, specie-wise and variety –wise. You shall also keep the site clean and tidy and free of weeds and other debris.</p> <p>Note: The policy shall be void and all premiums paid there-on shall be forfeited to the company in the</p>		<p>General Conditions</p>

		<p>event of fraud by the policy holder</p> <p>Disclosure of other material information during the policy period</p> <p>Material information for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <p>1.Premium - Whether the premium has been paid on or before Risk Start Date</p> <p>2.Period – Whether the insurance is in force as on date of loss.</p> <p>3.Peril – Whether the cause of loss is covered.</p> <p>4.Property- Whether the property said to be affected is insured.</p> <p>5.Place - Whether the location is covered under the policy,</p> <p>6.Person - Whether the claimant has insurable interest</p> <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations.</p>	
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Declaration by the Policyholder:

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- iii. **Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.**