

### CUSTOMER INFORMATION SHEET

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

Sl. 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	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0061V01201819	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Cost of input, yield and/or increased operational costs of agricultural economic activity	NA										
5	Sum Insured	<<<INR XXX>>>	NA										
6	Policy Coverage	The Company 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.	Clause 2										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<INR XX>>  <b>Illustration</b> <table border="1" style="margin-left: 20px; border-collapse: collapse; width: 80%;"> <thead> <tr> <th style="text-align: center;">Description</th> <th style="text-align: center;">Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td style="text-align: right;">INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td style="text-align: right;">INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td style="text-align: right;">INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td style="text-align: right;">INR 54,15,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000	Net Payable amount	INR 54,15,000	NA
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9	Exclusions	<ol style="list-style-type: none"> <li>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:             <ol style="list-style-type: none"> <li>i. The burning of the crop by order of any public authority or subterranean fire.</li> <li>ii. Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.</li> <li>iii. Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).</li> <li>iv. Any peril not specifically covered under the Policy.</li> <li>v. Consequential loss whether or not caused by an insured peril.</li> <li>vi. Instances where recognized good farming and harvesting practices have not been followed.</li> <li>vii. Controllable diseases, weeds and/or controllable insect infestations.</li> <li>viii. Theft / clandestine sale of the Insured Crop.</li> <li>ix. Intentional destruction of the Insured Crop.               <ol style="list-style-type: none"> <li>x. Poor crop due to either defective seed / sampling or unfavourable conditions prevailing during sowing period.</li> <li>xi. Action of birds and animals.</li> <li>xii. Crop which has been harvested prior to inspection by our loss assessor.</li> <li>xiii. Loss occurring prior to commencement of risk.</li> <li>xiv. Loss occurring due to industrial pollution and / or toxic waste.</li> <li>xv. 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.</li> <li>xvi. Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or</li> <li>xvii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> </ol> </li> </ol> </li> <li>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.</li> <li>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.</li> <li>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</li> </ol>	Clause 3
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		<p>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)	<p><b>Duties of the Insured on occurrence of loss:</b> On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:</p> <ol style="list-style-type: none"> <li>i. Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in the Schedule.</li> <li>ii. Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties premises /goods or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.</li> <li>iii. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under 'Rights of the Company on Happening of Loss or Damage' Clause as provided in this Part.</li> <li>iv. Not abandon the insured Property/item premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the Surveyor.</li> </ol> <p>If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.</p> <p>&lt;&lt;&lt;Any other special condition or warranties&gt;&gt;&gt;</p>	Standard Terms & Conditions
11	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> <li>• Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>• Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>• Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>• Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> </li> <li>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</li> </ol>	NA

		Description	Amount
		Gross Loss Assessed	10000
		Less: Depreciation, if applicable	1000
		Less: Salvage, if applicable	500
		<b>Gross Loss</b>	<b>8500</b>
		Less: Under Insurance*, if applicable 20%	1700
		<b>Gross Assessed Loss</b>	<b>6800</b>
		Less: Excess, if applicable	1000
		<b>Net Loss Payable</b>	<b>5800</b>
<b>Calculation of Under Insurance -</b>			
		Description	Amount
		Value at risk of Insured property	Rs. 5,00,000
		Sum Insured opted by Insured	Rs. 4,00,000
		Difference	Rs. 1,00,000
		Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)	20%
12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <li>Website: <a href="https://general.futuregenerali.in/">https://general.futuregenerali.in/</a></li> <li>Email: <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a></li> <li>Details of designated company officials to be contacted in time of claim – &lt;&lt;&lt; Branch Policy - Branch Manager &amp; Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 &gt;&gt;&gt;</i></li> <li>&lt;&lt;&lt;Direct Policy – <i>Future Generali India Insurance,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a></i> <i>Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083&gt;&gt;&gt;</i></li> <li>Details of procedure to be followed for reimbursement of claim - Intimate claims immediately upon occurrence of any event.</li> </ul>	

NA

		<ul style="list-style-type: none"> <li>- To intimate claim, send email to <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a> or call at our helpline number 1800-220-233/1860-500-3333.</li> <li>- Customer to use the same claim number for all communications.</li> <li>- Surveyor appointment as per regulatory guidelines.</li> <li>- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs &amp; any other documents may be called for.</li> <li>- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.</li> <li>- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.</li> <li>- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.</li> </ul> <p>• <b>Turn Around Time (TAT) for claims settlement</b></p> <table border="1" data-bbox="467 747 1369 1293"> <thead> <tr> <th>S. No</th> <th>Stages of claim</th> <th>Times lines for settlement of claims</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Appointment of surveyor, if applicable.</td> <td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td> </tr> <tr> <td>2.</td> <td>Submission of survey report</td> <td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td> </tr> <tr> <td>3</td> <td>Settlement of claim</td> <td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• Escalation Matrix when TAT is not satisfied: <a href="#">Grievance Redressal   Future Generali</a></li> </ul>	S. No	Stages of claim	Times lines for settlement of claims	1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured	2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document	3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.	
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13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none"> <li>• State the brief details of Protection of Policyholder's Interest - <a href="#">Policies   Future Generali</a></li> <li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a></li> <li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li> <li>• Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	NA												
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> <li>• Risk location</li> <li>• Security measures</li> </ul>	NA												

		<ul style="list-style-type: none"><li>• Risk occupancy</li><li>• Case specific material facts or risk details</li></ul>	
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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)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

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**Note:**

- i. Website link for documents: - <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.