

### 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	Pradhan Mantri Fasal Bima Yojna (PMFBY)	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0015V01201718	NA										
3	Structure	Indemnity											
4	Interests Insured	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, widespread pest and disease attack, landslides, natural fire due to lightening, storm, hailstorm, and cyclone.	NA										
5	Sum Insured	<<INR XXX>>	NA										
6	Policy Coverage	The Company agrees to pay against any significant deviation in the Actual Yield or in specified Weather Index as stated therein, within the specified geographical location and specified time period.											
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="width: 100%; margin-top: 10px;"> <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	<b>General Exclusion</b> <ol style="list-style-type: none"> <li>1. War Risk: Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion, loot or pillage in connection therewith.</li> <li>2. Nuclear Risk: Any loss to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed</li> </ol>	Clause V										

		<p>to or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.</p> <ol style="list-style-type: none"> <li>3. Consequential Loss: Consequential loss of any kind or description.</li> <li>4. Terrorism: Any loss to crop or asset on account of terrorist activities.</li> <li>5. Malicious Damage: Loss arising out of malicious damage or any other preventable risks shall also be excluded.</li> <li>6. The burning of the crop by order of any public authority.</li> <li>7. Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors</li> <li>8. Any peril not specifically covered under the Policy.</li> <li>9. Consequential loss whether or not caused by an insured peril.</li> <li>10. Instances where recognized good farming and harvesting practices have not been followed</li> <li>11. Controllable diseases, weeds and/or controllable insect infestations.</li> <li>12. Theft / clandestine sale of the Insured Crop</li> <li>13. Intentional destruction of the Insured Crop</li> <li>14. Poor crop stand due to either defective seed / sampling or unfavorable conditions prevailing during sowing period.</li> <li>15. Action of birds and animals</li> <li>16. Loss occurring prior to commencement of risk.</li> <li>17. 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>18. 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</li> <li>19. Any crop which has been harvested prior to inspection by our loss assessor or without the consent of the company upon happening of a claim.</li> <li>20. Any damage to harvested Crops and crop in transit.</li> <li>21. Loss occurring due to industrial pollution and / or toxic waste.</li> <li>22. Any expenses whatsoever incurred by an Insured Person in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output/yield.</li> </ol>	
10	Special Conditions and warranties (if any)	<p><b>1. GENERAL WARRANTIES</b> It is warranted that:</p> <ol style="list-style-type: none"> <li>1. Our liability in respect of the coverage under this Policy shall not exceed the Sum Insured set against each Insured Person in the Schedule.</li> <li>2. During the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated as specified in the Schedule to the Policy. You shall provide to Us such title deeds and other documents as may be required by Us for verification of the Insured Person's ownership of the agricultural land. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this Policy.</li> </ol>	Clause IV

		<<Any other Special Conditions or Warranties>>																													
11	Admissibility of Claim	<p>1. Broad principle of Admissibility or Denial of claim</p> <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> <p>2. Sample Claim Calculation (only applicable for Market value or RIV basis of settlement)</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Gross Loss Assessed</td> <td>10000</td> </tr> <tr> <td>Less: Depreciation, if applicable</td> <td>1000</td> </tr> <tr> <td>Less: Salvage, if applicable</td> <td>500</td> </tr> <tr> <td><b>Gross Loss</b></td> <td><b>8500</b></td> </tr> <tr> <td>Less: Under Insurance*, if applicable 20%</td> <td>1700</td> </tr> <tr> <td><b>Gross Assessed Loss</b></td> <td><b>6800</b></td> </tr> <tr> <td>Less: Excess, if applicable</td> <td>1000</td> </tr> <tr> <td><b>Net Loss Payable</b></td> <td><b>5800</b></td> </tr> </tbody> </table> <p><b>Calculation of Under Insurance -</b></p> <table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Value at risk of Insured property</td> <td>Rs. 5,00,000</td> </tr> <tr> <td>Sum Insured opted by Insured</td> <td>Rs. 4,00,000</td> </tr> <tr> <td>Difference</td> <td>Rs. 1,00,000</td> </tr> <tr> <td>Under Insurance % (Rs. 1,00,000 divided by Rs. 5,00,000)</td> <td>20%</td> </tr> </tbody> </table>	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>	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%	NA
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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</li> </ul> <p>For example –</p>	NA																												

*Branch Manager*  
*Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Gujarat Pincode:380008.*  
*Phone: +91 079-25464166 >>>*

<<<Direct Policy –  
*Future Generali India Insurance,*  
*Ph: 1800 220 233 / 1860-500-3333 / 022-67837800*  
*Email: [fgclaims@futuregenerali.in](mailto:fgclaims@futuregenerali.in)*  
*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>>>*

- Details of procedure to be followed for reimbursement of claim
  - Intimate claims immediately upon occurrence of any event.
  - To intimate claim, send email to [fgclaims@futuregenerali.in](mailto:fgclaims@futuregenerali.in) or call at our helpline number 1800-220-233/1860-500-3333.
  - Customer to use the same claim number for all communications.
  - Surveyor appointment as per regulatory guidelines.
  - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for.
  - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.
  - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.
  - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.

• **Turn Around Time (TAT) for claims settlement**

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.

- Escalation Matrix when TAT is not satisfied: [Grievance Redressal | Future Generali](#)

13.

Grievance Redressal

- State the brief details of Protection of Policyholder's Interest - [Policies | Future Generali](#)

NA

	and Policy holders Protection	<ul style="list-style-type: none"> <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>	
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> <li>• Risk occupancy</li> <li>• Case specific material facts or risk details</li> </ul>	NA

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)

**Note:**

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