

Crop Insurance Policy - Prospectus

INTRODUCTION

HDFC ERGO Crop Insurance Policy is a composite product covering shortfall in yield of the insured crop.

ELIGIBILITY CRITERIA

The product can be offered to:

1. Farmers
2. Banks
3. Financial institution(s)/ Companies/ NGO's

WHAT IS COVERED

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.

WHAT IS NOT COVERED

1. 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:
 - 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.
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:
 - Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or.
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - 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.

CANCELLATION

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

CLAIM PROCEDURE

Upon the happening of any event giving rise to a claim under this Policy, the Insured shall:

1. Give the Company immediate notice of the occurrence.
2. Give the Company written notice within 24 hours after the occurrence in the prescribed format, It shall be a condition precedent to the payment of any indemnity that the Insured makes available to the Company, any and all information requested by the Company and allows the access to authorized representatives of the Company or loss assessor deputed by the Company to verify and substantiate the total production of the Crop insured under this policy.

CLAIM DOCUMENT

The Insured shall be required to furnish the following for or in support of a claim under the Policy:

- Duly completed claim form
- Land records as per Government norms
- Certificate from certifying agency nominated by Government or authorized by the Company.
- Other than Government subsidized scheme, two photographs of damaged or loss incurred area of insured Crop which shows the loss under the policy.

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **HDFC ERGO Crop Insurance Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **HDFC ERGO Crop Insurance Policy** from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation, policy document will hold.

GRIEVANCES

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with 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:

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**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**

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 Limited
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.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

Website – www.hdfcergo.com

Contact us- 022 6158 2020/ 022 6234 6234

Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.