

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Policy No. XXXX/XXXXXXXXXX/XX/XXX

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 Yojana(PMFBY)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RP0001V01201617	
3	Structure	Indemnity Policy	
4	Interests Insured	The scheme aims to provide financial security to farmers by compensating them for crop losses due to natural calamities, pest attacks, and other unforeseen events. It also encourages farmers to adopt modern agricultural practices and ensures credit flow to the agriculture sector.	
5	Sum Insured / Scope	Rs. _____ Sum Insured represents our maximum liability under the policy. Section wise individual Sum Insured in defined in policy schedule	
6	Policy Coverage	This policy provides comprehensive risk coverage for the yield losses on an area-based approach basis, against non-preventable risks like drought, dry spells, flood, inundation, wide-spread pest and disease attack, landslides, natural fire due to lightening, storm, hailstorm, and cyclone.	Part II of Policy Schedule
7	Add-on Cover	Below are the details of Add-on Cover: <ul style="list-style-type: none"> Prevented Sowing/Planting/Germination Risk Mid-Season Adversity Post-Harvest Losses Localized Calamities Attack by wild animals 	Part II of the schedule

ICICI Lombard General Insurance Company Limited ICICI Weather Insurance

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai 400 025

UIN: IRDAN115RP0001V01201617

Toll free no : 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail : customersupport@icicilombard.com

Website : www.icicilombard.com

8	Loss Participation	As per the guidelines issued in floated tender	
9	Exclusions	The Company shall not be liable to make any payment under this policy to the incurred by any in connection with or in respect of any expenses whatsoever incurred by any insured arising out of Losses to crop caused by or resulting from war and nuclear risk, malicious damage and other preventable risks.	Policy Schedule Part II point 3
10.	Special Condition\s and Warranties (if any)	NA	NA
11.	Admissibility of Claim	The claim procedure and loss assessment shall be as per the terms and conditions defined in the operational guidelines of Pradhan Mantri Fasal Bima Yojana(PMFBY) and any modifications in the same shall be applicable.	Policy Schedule Part II
12.	Policy Servicing - Claim Intimation and Processing	Claim intimation done by farmers in following cases: <ul style="list-style-type: none"> Localized Calamities- Individual Approach- Farmers need to intimate within 48 hours after the loss due to calamity. Post-Harvest Losses- Individual Approach- Farmers need to intimate within 48 hours after the loss due to an adverse event. 	Policy Schedule Part II
13.	Grievance Redressal and Policyholders Protection	Protection of Policyholders Interests: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices	Clause 22

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		are available at IRDA website: www.irdaindia.org , or on the Company's website at www.icicilombard.com . The contact details of the Ombudsman offices are mentioned in Policy. For updated status, Please refer to website www.irdaindia.org .	
14.	Obligations of the Policyholder	<p>On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:</p> <p>a) Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Part II of the Policy.</p> <p>b) 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.</p> <p>c) 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.</p> <p>d) 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 or the loss assessor.</p> <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>	

Declaration by the Policyholder:

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.

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