

FARMERS PACKAGE POLICY
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	Farmers package policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RP0004V01200809	
3	Structure	Indemnity Policy	
4	Interests Insured	This Product offers Insurance coverage to All farmers for cattle, livestock, Agri.pumpset etc	
5	Sum Insured / Scope	Rs. XX,XX,XXX Sum Insured represents our maximum liability under the policy. Sum Insured will be based on input cost involved in rearing the subject matter of insured crop at the time of proposal.	
6	Policy Coverage	Coverage: <ul style="list-style-type: none"> • Standard Fire and Special Perils-Building • Standard Fire and Special Perils-Contents • Consequential Loss (Fire) • Agricultural Pump set • Agricultural Tractor • Cattle Insurance • Livestock Insurance • Weather Insurance • Burglary • Individual Personal Accident • Group Personal Accident • Individual Health • Group Health • Group Health (Floater) • Critical illness • Secure Mind 	Policy Schedule, Part-I

		<ul style="list-style-type: none"> • Group Secure Mind • Public Liability (Non-Industrial Risk) • Employer's Liability (Workmen's Compensation) • Machinery Breakdown • Electronic Equipment • All Risk • Money • Plate Glass • Fidelity Guarantee 									
7	Add-on Cover	Add- on / Optional Coverages:	Policy Schedule, Part-I								
8	Loss Participation	Below is the details of Loss Participation and Special Conditions (Specify if any)									
9	Exclusions	Refer prospectus									
10.	Special Condition\&s and Warranties (if any)	<p>Below is the details of Special Conditions and Warranty</p> <table border="1"> <thead> <tr> <th>Coverage</th><th>Excess</th></tr> </thead> <tbody> <tr> <td>Fire & Lightning & RSMD</td><td>_____ of the claim amount subjected to minimum of Rs._____</td></tr> <tr> <td>Mechanical & Electrical Breakdown</td><td>_____ of the claim amount subjected to minimum of Rs._____</td></tr> <tr> <td>Theft & Burglary</td><td>_____ of the claim amount subjected to minimum of Rs._____</td></tr> </tbody> </table> <p>• Depreciation to be charged @10% per annum</p>	Coverage	Excess	Fire & Lightning & RSMD	_____ of the claim amount subjected to minimum of Rs._____	Mechanical & Electrical Breakdown	_____ of the claim amount subjected to minimum of Rs._____	Theft & Burglary	_____ of the claim amount subjected to minimum of Rs._____	Policy Schedule part-I
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Theft & Burglary	_____ of the claim amount subjected to minimum of Rs._____										
11.	Admissibility of Claim	Reinstatement based settlement - Claims will be settled basis submission of reinstatement proof such as invoices, payment proofs, etc.	Policy Schedule part-II, Clause-4								

	<p>subject to deduction of salvage, underinsurance and policy excess.</p> <p>(a) In case where damage to an Insured item can be repaired, the Company will pay expenses necessarily incurred to restore the damaged machine to its former state of service ability the cost of repairs exceeds the actual value of the pump set Insured immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) below.</p> <p>(b) Claims will be paid subject to depreciation of 10% per year. Maximum depreciation would be 75% of erected value of pump set with motor.;</p> <p>(c) For repairing based claims, maximum rewinding charges payable would be 15% of Sum Insured or actuals whichever is lower subject to deduction of salvage value of burnt copper damaged parts and applicable excess.</p> <p>(d) Theft and burglary cover will be available only if the pump set is lodged in locked enclosure and the liability will arise only if there is forcible and violent entry;</p> <p>(e) The Company will make payments only after being satisfied by production of the necessary bills and documents that the repairs, have been effected or replacements have taken place as the case may be.</p> <p>Market Value Settlement - The claim shall be settled basis the observation of damages by the surveyor and shall be subject to deductions of depreciation, salvage, underinsurance, and policy excess.</p>		
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12.	Policy Servicing - Claim Intimation and Processing	<p>Contact details for Policy Servicing and Claim Intimation:</p> <ul style="list-style-type: none"> (a) Toll free number: 1800 2666 (b) Website: www.icicilombard.com (c) Email: customersupport@icicilombard.com (d) Turn Around Time (TAT) for claim settlements: We will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. <p>Reimbursement Claim Procedure:</p> <p>In the event of any occurrence which might give rise to a Claim under this Policy the Insured shall:</p> <ul style="list-style-type: none"> (a) Immediately notify to nearest the Issuing Office of the Company office by telephone with policy details or intimate on company's toll free number 1800 2666 or inform to Policy issuing office in writing giving an indication as to the about nature and extent of loss or damage; (b) Take all reasonable steps within his power to minimize the extent of the loss or damage or liability; (c) In case of burglary or theft, the Insured should immediately lodge a complaint with the police within 24 hrs of event happening mentioning the details of items lost and/or damaged and in respect of which the Insured intends to claim, and provide a copy of the First 	Policy Schedule part-II
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	<p>Information Report (FIR) to the Company</p> <p>(d) Preserve the damaged or defective parts and make them available for inspection by an official or Surveyor of the Company;</p> <p>(e) Furnish all such information and documentary evidence as the Company may require.</p> <p>List of Claim Documents:</p> <ol style="list-style-type: none"> 1. Duly filled and signed Claim Form 2. Copy of First Information Report (FIR) lodged with the nearest Police station (in case of claim under Theft or Burglary cover) 3. In case of repair, the repair bills/estimates of repairs along with damaged/defective parts 4. In case of replacement, suppliers invoice/quotations/estimates/pricelists 5. Any other document as required by the Company to process the claim. <p>For details of Company officials kindly visit our website For details of Company officials kindly visit our website</p> <p>https://www.icicilombard.com/customer-support</p>		
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13.	Grievance Redressal and Policyholders Protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of The Company or may call us at toll free no. 1800 2666 or email us at customersupport@icicilombard.com or write to us at</p> <p>Grievance Redressal Officer</p> <p>ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025.</p> <ul style="list-style-type: none"> • If you are not satisfied with the resolution provided, you may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section) • In case your complaint is not fully addressed by the insurer, you may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDA. Through IGMS you can register your complaint online and track its status. For registration please visit IRDA website www.irdai.gov.in . If the issue still remains unresolved, you may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance. 	PART III OF SCHEDULE
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at the time of filling the proposal. • In case of any change / modification / addition to the already declared information, the same shall be brought to the notice of the insurer immediately. • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. 	

	<ul style="list-style-type: none">Any change in material information during the policy period should be brought to the notice of the insurer.	
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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: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

The customer information sheet, policy schedule and wordings are also available on our website. Please click on this link to download. Link: <https://www.icicilombard.com/rural-insurance>