

**Weather Insurance**  
**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	<b>Weather Insurance</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN115RP0002V01200708 [Weather Insurance]	
3	Structure	Benefit Policy	
4	Interests Insured	This Product offers Weather insurance coverage for your Cost of Input, Yield/ increased operational cost of Agricultural / Non Agriculture economic activity, as mentioned in the policy schedule.	
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	1. The Following events are covered during the policy period: a. As per the termsheet	Annexure I
7	Add-on Cover	Below is the details of Add-on Cover:	Not Applicable
8	Loss Participation	Below is the details of Loss Participation and Special Conditions	Not Applicable
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 deviation in Weather Index resulting from: (i) Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.	Policy Schedule Part II point 3-3.1 & 3.2

**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: IRDAN115RP0002V01200708**

**Toll free no :** 1800 2666  
**Alternate no :** 86552 22666 (chargeable)  
**E-mail :** customersupport@icicilombard.com  
**Website :** [www.icicilombard.com](http://www.icicilombard.com)

		<p>1.2 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 Part I of the Schedule within a specific geographical location and specified time period.</p>	
10.	Special Condition\s and Warranties (if any)	Below is the details of Special Conditions and Warranty.	Part I of Policy Schedule
11.	Admissibility of Claim	<p>Admissibility of claims would be basis the policy terms and conditions ;.</p> <p><b>BASIS OF ASSESSMENT OF CLAIMS</b></p> <p>4.1. Insofar as it relates to loss or damage to the Property and /or Crop Cultivated as specified in Part I of the Schedule to the Policy, with regard to which the Insured shall make a claim under this Policy, the basis upon which the Company shall assess the claim shall be as follows: In the event that, in the geographical location and during the time period specified in Part I of the Schedule to this Policy, the Observed Weather Index is greater (or lower) than the Strike Index, the benefit payable to the Insured shall be as per the Payment Formula specified in Part I (Termsheet) of the Schedule, subject to a maximum of the Sum Insured.</p> <p>4.2. The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Observed Weather Index is lower than the Strike Index in case of coverage for excess weather parameter cover or In the event that the Observed Weather Index is greater than the Strike Index in case of coverage for deficient weather parameter cover during the Period of Insurance.</p>	Policy Schedule Clause 4.1 &4.2 (IV)

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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"> <li>• Toll free number: 1800 2666</li> <li>• Website: <a href="http://www.icicilombard.com">www.icicilombard.com</a></li> <li>• Email: <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a></li> <li>• Turn Around Time (TAT) for claim settlements: We will settle the claim under this policy within <b>15 days</b> from the date of receipt of necessary documents required for assessing the claim.</li> </ul> <p>Claim Procedure: Upon the happening of any event giving rise to a claim under this Policy:</p> <p>5.1 The Insured shall deliver to the Company, irrespective of the date on which the event shall have occurred, but not earlier than the expiry of the Period of Insurance specified in Part I of the Schedule and not later than 60 days from the expiry of the Period of Insurance, a detailed statement in writing as per the claim form and any other material particular, relevant to the making of such claim along with duly completed claim form.</p> <p>5.2. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder. "wherever, details pertaining to any incident which results in a claim, are conveyed by the insured to the insurer after reasonable period, insured shall provide the reasons of such delay to the insurer and insurer may on analysis of reasons provided by insured, may condone the delay in intimation of claim or delay in providing the required information/documents to the insurer."</p> <p>5.3. Based on termsheet structure weather data will be procured from pre agreed third party source, within <b>30</b> days from risk end date, for the specified location (Taluka/ Coordinate) and time period as mentioned in the termsheet. On basis of weather data, final claims will be calculated at the end of policy period and subsequently the claims shall be settled to the beneficiary within 15 days.</p> <ul style="list-style-type: none"> <li>• For details of Company officials kindly visit our website For details of Company officials kindly visit our website <a href="https://www.icicilombard.com/customer-support">https://www.icicilombard.com/customer-support</a></li> </ul>	Policy Schedule Clause 5.1 & 5.2
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13.	Grievance Redressal and Policyholders Protection	<p>Protection of Policyholders Interests:</p> <p>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 <a href="http://www.icicilombard.com">www.icicilombard.com</a> (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 - <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255.</p> <p>You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: <a href="http://www.irdaindia.org">www.irdaindia.org</a>, or on the Company’s website at <a href="http://www.icicilombard.com">www.icicilombard.com</a>.</p> <p>The contact details of the Ombudsman offices are mentioned in Policy. For updated status, Please refer to website <a href="http://www.irdaindia.org">www.irdaindia.org</a>.</p>	Clause 26
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:

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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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### Sample Claim Calculation for Weather Insurance Policies Rainfall Cover:

Sample Claim calculation will be as per the agreed Term sheet and brief of claim scenarios will be shared as and when policy is sold to the retail customers.

Parameter	Details
Cover Period	122 Days
Risks Covered	Excess Rainfall
Sum Insured	Rs.4000
Beneficiaries	Farmers

ICICI Lombard Nibhaye Vaade		Weather Insurance	
State	Tamil Nadu	UNIT	Individual
Location	Chennai	LATITUDE	13.25
		LONGITUDE	80.25
<b>ERF (Excess Rainfall)</b>			
	INDEX	Maximum of 2 Consecutive Day's cumulative Rainfall during cover period	
	No. of Days	122	
ERF (Excess Rainfall)	PERIOD	FROM	01-Sep-22
		TO	31-Dec-22
	Strike 1 (mm) >		300
	Strike 2 (mm) >		450
	Exit (mm)		550
	Fixed Payout Strike 1		1,000
	Fixed Payout Strike 2		2,000
	Fixed Payout Exit		4,000
TOTAL PAYOUT (₹/Unit)		4,000	

### Claims Scenario

Max. Rainfall for 2 consecutive days	Claims Details
<=300	0
301 to 449	₹ 1000 per unit
450 to 549	₹ 2000 per unit
>=550	₹ 4000 per unit

*The above sample claim calculation is only illustrative based on certain assumptions to give you a fair idea on how claim will be settled. The final claims calculations and amount payable will be decided basis the actual sum insured, covers opted for structure of the policy, conditions applicable, etc.*

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