

## Annexure 5 Pradhan Mantri Fasal Bima Yojana

### Preamble

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General Insurance Company Limited (hereinafter called the "Company") for the insurance hereinafter contained and has paid or agreed to pay, in such manner and within such time, as may be prescribed under the provisions of the Insurance Act, 1938 and the rules made there under, the premium stated in the Schedule as consideration for such insurance during the period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy.

### Operative Clause

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed herein, to compensate the Insured/ Insured Person (s) against loss or damage sustained due to operation of any of the Contingencies, specified in the Schedule to the Policy to the extent and in the manner specified therein and further subject to a maximum of the Sum Insured as specified in the said Schedule to this Policy.

### Definitions

1. **"Actual Yield" (AY)** means yield per hectare of the insured crop calculated on the basis of requisite number of Crop Cutting Experiments (CCEs) in the insured season for defined area or actual yield of insured crop for the defined area and with in policy period under policy.
2. **"Bank"** means an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.
3. **"Basis of Sum Insured"** Sum Insured per hectare for both loanee and non-loanee farmers will be same and equal to the Scale of Finance as decided by the District Level Technical Committee, and would be pre-declared by SLCCCI and notified. No other calculation of Scale of Finance will be applicable. Sum Insured for individual farmer is equal to the Scale of Finance per hectare multiplied by area of the notified crop proposed by the farmer for insurance. Sum insured for irrigated and un-irrigated areas may be separate
4. **"Company"** means the Reliance General Insurance Company Limited.
5. **"Crop"** means the variety of seed and/ or plants the insured cultivates as mentioned in schedule.
6. **"Crop Cutting Experiments" (CCE)** Crop experiments which consist of identification and marking of experimental plots of a specified size and shape in a selected field on the principle of random sampling, threshing the produce and recording of the harvested produce for determining the percentage recovery of dry grains or the marketable form of the produce.
7. **"Cropping Plan"** is forming part of this policy showing the insurance cover selected by the insured, the field number or name, the crop and variety planted, the respective area (in ha) planted, the sowing date, the emergence date, the average yield per hectare, the value per ton of harvested crop and the sum insured of this crop.
8. **"Deductible"** The insured shall first bear an agreed percentage of the value at risk at the time of loss at the insured location as specified in the schedule on each and every loss caused by any insured peril and the company shall only be liable for any amount in excess of the said loss amount.
9. **"Defined Area or Unit area of insurance"** means specified area for the Notified Crop under the policy.
10. **"Endorsement"** Endorsement means any alteration made to the policy which has been agreed to by the company in writing.
11. **"Exclusion"** Exclusion means the damages / perils / properties/ contingencies which are not covered under the policy and for which the company have no liability in the event of loss occurrence.
12. **"Financial Institution"** shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934.
13. **"Insured"** means the person or entity whose name specifically appears as such in the Schedule to this Policy.
14. **"Insured Person"** means the persons who are incorporated in the Schedule for the purpose of insurance coverage.
15. **"Level of Indemnity"** means the percentage of indemnity as specified in the Schedule to this Policy which is considered for arriving the Threshold yield.
16. **"Notified Crop"** is the crop which is selected for the insured season in the defined area by the insurer or selected by the Government authority for the crop insurance with the consent of the insurer.
17. **"Policy"** means the Policy booklet, the Schedule and any applicable endorsement/s. The Policy contains details of coverage, exclusions, terms & conditions of the Policy.
18. **"Policy Period"** means the period commencing from the effective date and hour as shown in the policy schedule and terminating at midnight on the expiry date as shown in the schedule.
19. **"Proposal"** Proposal means any signed proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to the company by or on behalf of Insured / Insured person.
20. **"Sum Insured"** means and denotes the amount of cover available as stated in the Schedule. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.
21. **"Schedule"** Schedule includes all its Parts providing detailed description of risk and perils covered.
22. **"SLCCCI"** State Level Coordinating Committee for Crop Insurance, constituted by the respective State/UT Government.
23. **"Terrorism"** means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.
24. **"Theft"** means the act of stealing, specifically, the felonious taking and removing of property, with intent to deprive the rightful owner of the same and includes larceny.
25. **"Threshold yield or guaranteed yield"** means yield for a crop in an insurance unit/higher unit shall be the average of the past year/s multiplied with the indemnity level.
26. **"Sowing"** means to scatter or spread or threw seeds around or over the ground for growing.

27. **“Planting”** means to place or set seeds or seedlings in the ground to grow.

28. **“Harvesting”** means the act or process of gathering the crop after it attains maturity.

## Scope of Cover

### Section I – Standing Crop

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured for Shortfall 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 Crop if such deviation is as stated in coverage and within the Insured Area and Policy Period, Subject to the maximum Sum Insured specified in the Schedule to this Policy in the manner specified.

### Section II – Prevented Sowing / Planting

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured for prevention or failure in sowing or transplanting the Crop in majority of the area (as decided by the SLCCCI at the time of notification) in an Insurance Unit<sup>1</sup> as a result of deficient rainfall and / or any other adverse seasonal conditions, provided always that such Insured otherwise has every intention to sow / plant and has incurred expenditure for the same purpose.

Subject to the maximum of 25% of the Sum Insured specified in the Schedule to this Policy in the manner specified.

The cover under the Policy, for the Insured, shall terminate in the event of claim in respect of the Insured becoming admissible and the same being accepted by the Company under this section. In consequence thereof no further benefit shall be payable under this Section of the Policy.

### Section III – Post Harvest Losses

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured for occurrence of cyclone, cyclonic rains or unseasonal rainfall throughout country resulting in damage to harvested Crop lying in the field in cut & spread condition, provided always that:

- a period of not more than 14 days has elapsed after the harvest of Crop
- coverage is available only for those crops, which are allowed to dry in the field after harvesting
- harvested Crop bundled and heaped at a place before threshing is excluded under this section.

Subject to the maximum Sum Insured specified in the Schedule to this Policy in the manner specified.

### Section IV – Localized Risk

The company hereby agrees, subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to compensate the insured for occurrence of localized calamities such as landslide, hailstorm or inundation affecting isolated farms in the notified area.

## Specific Exclusions

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 Crop arising from:

- Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).
- 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.
- Other preventable risk.

## General Conditions

1. **Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to –
  - In case of the Insured, at the address specified in the Schedule to this Policy.
  - In case of the Company, to the Policy issuing office / nearest office of the Company.
2. **Mis-description:** This policy shall be void and all premiums paid by the Insured / Insured person shall be forfeited in the event of misrepresentation, mis-description, concealment or non disclosure of any material information.
3. **Change in Circumstances:** Insured / Insured person must inform the company as soon as reasonably possible, of any change in information provided to the company. In case of such alteration or changes made and not accepted by the company in writing, all covers under this policy shall cease.
4. **Legal Ownership:** During the Period of this Insurance, the Insured shall possess all legal ownership rights with regard to the Insured Property. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her ownership over the Property. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.
5. **Limitation Clause:** - It is expressly agreed and declared that if the company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of disclaimer have been made the subject matter of a suit in court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
6. **Incontestability and Duty of Disclosure:** The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.
7. **Reasonable Care:** The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.
8. **Observance of terms and conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.
9. **Material change:** The Insured shall immediately notify the Company by fax and in writing of any material change in the risk, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.
10. **Records to be maintained:** The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.
11. **No constructive Notice:** Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.
12. **Notice of charge:** The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.
13. **Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any

<sup>1</sup> Insurance Unit would be a pre-determined area like a village / panchayat/ mandal/revenue circle/block /taluka/district.

separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

**14. Electronic Transactions:** The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

**15. Agreed Bank Clause:**

It is hereby declared and agreed:-

- (a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank<sup>2</sup> and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
- (b) That the receipts of the Bank shall be complete discharge of the Company there of and shall be binding on all the parties Insured hereunder.
- (c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- (d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.
- (e) That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured Property by reason of operation of condition 3 of policy except where a breach of the condition has been committed by the Bank or its duly authorized agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party Insured hereunder whereby the risk is increased or by anything being done to upon or in any building hereby Insured or any building in which the goods Insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company the necessary additional premium from the time when such increase of risks first took place and
- (f) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

**16. Claims procedure:**

**A. Preventing Sowing/Planting Risk:-** The State Government would declare a notified insurance unit as having suffered prevented or failed sowing/planting conditions with approximate areas in percentage of the unit.

The lump sum payout under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated.

**Eligibility:-**

- 1. Notified insurance unit will be eligible for prevented sowing/planting payout only if more than 75% of crop sown area for notified crop remained unsown due to occurrence of any of the above perils.
- 2. Premium (farmer share) would have received before the notification of the state government declaring a notified insurance unit as having suffered prevented or failed sowing/planting conditions.
- 3. Proxy indicator: - Indicators like rainfall data, other weather data, satellite imagery and crop condition reports by district level State Government official, media reports and area sown data released by State Government.

**Conditions:-**

- 1. The cover will be available only for major crops in the insurance unit.
- 2. Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity won't make a farmer eligible for claims.
- 3. Insurance cover would terminate for the affected crop in a notified insurance unit once a claim under this section is invoked and the affected insurance unit/crop would not be eligible for area yield based claim calculated at the end of the season.
- 4. Once this provision is invoked, no fresh enrolment of farmers for the affected notified crop and area would be done.

**B. Standing Crop (Sowing to Harvesting):** - In so far as it relates to loss or damage to the Crop Cultivated as specified in 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, for the Insurance unit and during season specified in the Schedule to this Policy, Loss or damage to the insured crop from the insured perils, the benefit payable to the Insured shall be the shortfall in yield and calculated as per the following formula

$$\text{Indemnity} = \frac{\text{Shortfall of yield} \times \text{Sum Insured}}{\text{Threshold Yield}}$$

Where:-

- Sum Insured is as defined in in Definition of the Wordings to this Policy.
- Shortfall in Yield = 'Threshold Yield — Actual Yield' for the Defined insurance unit
- Actual Yield = Yield data provided by the State Government calculated based on the requisite no of CCE's conducted by State Government to identify the insurance unit wise yield.

**C. Post-Harvest losses:** - Assessment of yield loss would be done on Individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rainfall throughout the country resulting in damage to harvested crop lying in the field in "cut and spread" conditions up to the maximum period of two weeks from harvesting for sole purpose of drying.

Eligibility:-

- 1. Available to all insured farmers, at farm unit level, affected by above mentioned perils in a notified insurance unit growing notified crops for which insurance have been availed.
- 2. Available for all crops damaged by specified perils, which are left in the field after harvesting in "cut and spread conditions" for drying up to a period of 14 days from harvest.
- 3. Proxy indicator: - Report in the local media or reports of the agriculture revenue department supported by media reports and other evidences.

**Loss assessment procedure:-**

- 1. Immediate intimation (within 48 hours) or specified by State government by the insured farmers directly to insurance company, concerned bank, local agriculture department/Government/district officials or through toll free number (centralized dedicated toll free number for claim

<sup>2</sup>The Bank shall mean the first named Financial Institution/ Bank named in the policy.

intimation/intimation can be redirected to respective insurance company. The bank will verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

2. Appointment of loss assessors by the insurance company:  
- The loss assessor would be appointed by the insurance company for assessment of losses due to the cyclone, cyclonic rains and unseasonal rainfall throughout the country resulting in damage to harvested crop lying in the field in "cut and spread" conditions.
3. The losses would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.
4. If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who have taken insurance for the notified crop, which has been damaged and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered post-harvest loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the joint committee) of affected area by the insurance company.
5. If the claims on area approach (based on CCE's) is more than the claims of the post-harvest losses, the difference of both the claims will be payable to affected farmers. If the claims for post-harvest is higher, no recovery would be applicable from affected farmers.
6. When the affected area is limited upto 25% of total insured area in the notified insurance unit the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.
7. Farmers getting enrolled or whose premium is debited after the occurrence of insurance peril would not be eligible for claims.

**D. Localized Risk:** - Provides insurance cover at individual farm level to crop losses due to occurrence of localized perils/calamities viz. landslide hailstorm and inundation affecting part of a notified unit or a plot.

**Eligibility:** -

1. Available to all insured farmers, at farm unit level, affected by above mentioned perils in a notified insurance unit growing notified crops for which insurance has been availed.
2. Maximum liability is limited to proportionate sum insured of damaged crop's area. This would be based on the proportion of cost of inputs incurred during sowing period to the sum insured.
3. Maximum pay-out under this provision would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured. If the payout under area approach (based on the CCE data) is more than localized losses, the higher claims of two will be payable to insured farmers.
4. If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localized loss and would be eligible for claims under the policy. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Joint Committee) of affected area by the insurance company.

**Loss assessment procedure:** - The loss assessment procedure would be similar to post harvest losses. The assessment of losses due to landslide and hailstorm would be considered instead of Cyclone, cyclonic rains or unseasonal rainfall throughout the country.

**Special Conditions:** -

1. Any farmer will be only eligible for claims if the premium has

been debited by bank before the commencement of the event or paid to insurance company. Any premium paid or debited by bank after the cause of loss has occurred would not be eligible for claims.

2. The total premium including the state and central subsidy premium has received to insurance company. If the state government/Central Government requests to settle the claims without release of subsidy insurance company may decide to release the claims.
3. Operational guidelines/guidelines issued by Government of India/State Government time to time will be followed for settlement of claims.

**Claims Documents**

The Insured shall be required to furnish the following for or in support of a claim under the Policy, for claims related to localized calamities:

- Duly completed claim form
- Land records as per Government norms
- Certificate from certifying agency nominated by Government or authorized by the Company (if any)
- Copy of certificate of insurance/Proof of insurance (pass book entry confirming the deduction of premium before the cut-off date)
- Two photographs of damaged or loss incurred area of Crop which shows the loss under the Policy.
- Any other document as may be required by the Company.

**17. Right to inspect:** If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

**18. Position after a claim:** The Insured shall not be entitled to abandon any Insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.

**19. Condition of Average:** If the Insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one in the Policy, shall be separately subject to this condition.

**20. Contribution :** If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

**21. Arbitration clause:** If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is understood, however that the insured / insured person shall have the right at all times during currency of the policy to communicate only

with the leading or issuing office in all matters pertaining to this insurance.

- 22. Fraudulent claims:** If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy,
- 23. Cancellation/termination:** The Company may at any time, cancel the policy by giving a 15 days' notice in writing by Registered post acknowledgement due post to the insured at his last known address if insured has furnished any misleading/false information on material matter of the contract. The Insured may also give 15 days notice in writing to the company for the cancellation of the this policy, in which case the Company shall retain premium for the period this policy has been in force as per the table given below:

Cancellation Period	Refund
Upto one month	25% of Premium
Up to three months	10% of Premium
Exceeding three months	Nil

A return of premium for the unexpired period is allowed provided no claim has occurred up to the date of cancellation of the policy.

Upon making any refund of premium under this Policy in accordance with the terms and conditions hereof, the cover and Company's liability in respect of the Insured shall forthwith terminate.

Notwithstanding anything contained herein or otherwise stated, no refunds of premium shall be made where any claim has been lodged with the Company or any benefit has been availed by the Insured / admitted by the Company under the Policy

- 24. Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.
- 25. Cause of Action / Currency for Payment:** No claim shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India and in Indian Rupees only.
- 26. Customer Service:** If at any time the Insured/ Insured person requires any clarification/ assistance/is aggrieved in any way, the Insured/ Insured Person may contact the policy issuing offices of the Company at its address during normal office hours or the Insured may also contact our customer service desk as mention in the schedule to this policy.
- 27. Grievances:** In case the Insured/Insured Person is aggrieved in any way, the Insured /Insured Person may contact
- Website : <https://reliancegeneral.co.in>  
e-mail : [rgicl.services@relianceada.com](mailto:rgicl.services@relianceada.com)  
Telephone : 1800-3009  
Post/Courier : Any branch office, the correspondence address, during normal business hours
- Write to us at : Reliance General Insurance,  
(Correspondence Only) Correspondence Unit, 301-302,  
Corporate House RNT Marg, Opp.  
Jhabua Tower, Indore, Madhya Pradesh,  
India-452001

For further details on Grievance redressal procedure please refer: <https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

Address of the Ombudsman Offices
<p><b>BENGALURU</b>  Office of the Insurance Ombudsman,  Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19,  24th Main Road, JP Nagar, 1st Phase,  Bengaluru – 560 078.  Tel.: 080 - 26652048 / 26652049  Email: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a></p>
<p><b>BHOPAL</b>  Office of the Insurance Ombudsman,  Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office,  Near New Market, Bhopal – 462 003.  Tel.: 0755 - 2769201 / 2769202  Fax: 0755 - 2769203  Email: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a></p>
<p><b>BHUBANESHWAR</b>  Office of the Insurance Ombudsman,  62, Forest park, Bhubneshwar – 751 009.  Tel.: 0674 - 2596461 /2596455  Fax: 0674 - 2596429  Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a></p>
<p><b>CHANDIGARH</b>  Office of the Insurance Ombudsman,  S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building,  Sector 17 – D, Chandigarh – 160 017.  Tel.: 0172 - 2706196 / 2706468  Fax: 0172 - 2708274  Email: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a></p>
<p><b>CHENNAI</b>  Office of the Insurance Ombudsman,  Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet,  CHENNAI – 600 018.  Tel.: 044 - 24333668 / 24335284  Fax: 044 - 24333664  Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a></p>
<p><b>DELHI</b>  Office of the Insurance Ombudsman,  2/2 A, Universal Insurance Building, Asaf Ali Road,  New Delhi – 110 002.  Tel.: 011 - 23239633 / 23237532  Fax: 011 - 23230858  Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a></p>
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<p><b>HYDERABAD</b>  Office of the Insurance Ombudsman,  6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A.  C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.  Tel.: 040 - 65504123 / 23312122  Fax: 040 - 23376599  Email: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a></p>
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**Address of the Ombudsman Offices**

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**PUNE**

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Tel.: 020-41312555  
Email: bimalokpal.pune@gbic.co.in

The details of Insurance Ombudsman are available on IRDA website: [www.irda.gov.in](http://www.irda.gov.in), on the website of General Insurance Council: [www.gbic.co.in](http://www.gbic.co.in), the Company's website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in) or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council –

(Monitoring Body for Offices of Insurance Ombudsman)  
3<sup>rd</sup> Floor, Jeevan Seva Annexe, S. V. Road, Santacruz(West), Mumbai – 400054, Tel: 022 - 26106889 / 671

Email id: [inscoun@gbic.co.in](mailto:inscoun@gbic.co.in)

**Insured is requested to please read the Operational Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) along with this policy wording.**