



LAGHU FASAL KAWACH
Micro-Insurance Product
Policy Schedule
UIN: IRDAN126MP0001V01202122

Agriculture Insurance Company of India

Contents

Policy Schedule	2
Scope of Cover	4
Definitions	4
1. Maximum Temperature	4
2. Minimum Temperature	4
3. Temperature Range	4
4. Mean Temperature	4
5. Rainfall	5
6. Wind Speed	5
7. Bright Sunshine Hour	5
8. Relative Humidity	5
9. High Temperature	5
10. Temperature Range Deviation	5
11. Low Temperature	5
12. Frost	5
13. Excess (or deficit) Rainfall	6
14. Wind Speed Deviation	6
15. Bright Sunshine Hour (BSH) Deviation	6
16. Relative Humidity Deviation	6
17. Chilling Requirement	6
18. Disease Congenial Days (DCD)	6
19. Indian Meteorological department (IMD)	6
20. Reference Weather Station (RWS)	6
21. Term sheet	6
22. Trigger or Strike	7
23. Automated Weather Stations (AWS)	7
24. Reference Period	7
25. IMD Gridded Rainfall/Temperature Data	7
Sum Insured	7
Standard Exclusions	7
Exclusions specific to the policy	8
Claim Assessment Process	8
Claim Documentation If required	9
Claim Payment	9
Renewal	9
General Conditions	9
Franchise:	11
Notices	12
Customer Service	14
Grievance Redressal Mechanism	14
Final Redressal and Closure of Grievance	16
Annexure A- List of covers	17
Annexure B- Calculation Methodology	19

Policy Schedule

Agriculture Insurance Company of India Limited (“AIC”), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by AIC and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its parts that on proof to the satisfaction of AIC of the compensation having become payable as set out in the Schedule to the title of the said person or persons claiming payment or upon the happening of an event / events upon which one or more benefits become payable under this Policy, the Sum in accordance with the term sheet will be paid by AIC which shall not exceed the maximum sum insured under the policy.

Proposal Date													
Date of issuing of policy													
Proposal Number													
Policy Number													
Name of the proposer													
Address													
Aadhaar Number													
Number of termsheets													
Term sheet Number													
Risk Start Date: (as specified in the termsheet)													
Risk End Date: (as specified in the termsheet)													
Source of weather data: (as specified in the termsheet)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;"><input type="checkbox"/></td> <td style="width: 70%;">Reference Weather Station</td> <td style="width: 25%;"></td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td>Automated Weather Station</td> <td></td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td>IMD Gridded data</td> <td></td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td>Others (Please specify)</td> <td></td> </tr> </table>	<input type="checkbox"/>	Reference Weather Station		<input type="checkbox"/>	Automated Weather Station		<input type="checkbox"/>	IMD Gridded data		<input type="checkbox"/>	Others (Please specify)	
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<input type="checkbox"/>	IMD Gridded data												
<input type="checkbox"/>	Others (Please specify)												
Choice of coverage: (as specified in the termsheet) The detailed covers are provided in Annexure -A.	<p>The covers of the policy are based on the following parametric indices</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Type</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1. Rainfall</td></tr> <tr><td style="text-align: center;">2. Temperature</td></tr> <tr><td style="text-align: center;">3. Humidity</td></tr> <tr><td style="text-align: center;">4. Sunshine Hours</td></tr> <tr><td style="text-align: center;">5. Chilling requirement</td></tr> <tr><td style="text-align: center;">6. High Wind Speed</td></tr> <tr><td style="text-align: center;">7. Pest-Disease Congenial Climate</td></tr> </tbody> </table>	Type	1. Rainfall	2. Temperature	3. Humidity	4. Sunshine Hours	5. Chilling requirement	6. High Wind Speed	7. Pest-Disease Congenial Climate				
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7. Pest-Disease Congenial Climate													

Choice of Coverage (as specified in the termsheet)			
Sum Insured (Rs. /Hectare)			
Premium (Rs.)			
Area Insured (Hectare)			
Total Sum Insured (Rs.)			
Total Premium (Rs.)			
Add: Tax @%			
Gross Premium (Rs.)			
Bank Account Number			
Name and address of the branch			

Signed for and on behalf of the Agriculture Insurance Company of India Limited, at _____ on this date _____.

Authorized Signatory

Scope of Cover

The policy shall cover and indemnify the insured against pecuniary loss due to crop damage, on account of adverse weather conditions.

The covers of the policy are based on the following parametric indices:

1. Rainfall
2. Temperature
3. Humidity
4. Sunshine Hours
5. Chilling requirement
6. High Wind speed
7. Pest-Disease congenial climate

The details of the covers pertaining to above-mentioned parameters are provided in Annexure-A. The covers based on above weather parameters may be provided as per client requirement and therefore, those mentioned in the annexure are not exhaustive.

Please note:

- i. The annexure is subject to further amendment following likely developments in the future.
- ii. Single cover or a combination of the covers would be offered to the policyholder to ensure adequate risk coverage

Definitions

1. Maximum Temperature

Maximum Temperature shall mean the highest temperature (° C) recorded for a day as per weather data.

2. Minimum Temperature

Minimum Temperature shall mean the lowest temperature (° C) recorded for a day as per weather data.

3. Temperature Range

'Temperature Range' is the difference between the Maximum and Minimum Temperatures recorded on a given day as per weather data.

4. Mean Temperature

Mean temperature is the average of the maximum and minimum temperatures recorded on a given day as per weather data.

5. Rainfall

Rainfall shall mean the daily/aggregate for the risk period/consecutive days cumulative rainfall (mm / cm) recorded as per weather data.

6. Wind Speed

Wind speed shall mean the average wind speed for a day (km / hour or miles/ hour) recorded as per weather data.

7. Bright Sunshine Hour

The number of hours of bright sun shines per day as measured as per weather data.

8. Relative Humidity

Relative humidity is the amount of water vapor present in the atmosphere expressed as the percentage of maximum that could be present at the same temperature.

9. High Temperature

“High Temperature” shall mean-

Maximum Temperature (° C) recorded as per weather data above the trigger level consecutively for a specific no. of days during the reference period.

Or

The sum of deviations in daily actual maximum temperature recorded as per weather data above the trigger level during the reference period or for different months during the reference period.

10. Temperature Range Deviation

The daily “Temperature Range Deviation” is the sum of absolute deviations (to be specified for each individual policy), exceeding the trigger value, in daily temperature range from the normal range of the day during the reference period or for different months during the reference period.

11. Low Temperature

“Low Temperature” shall mean-

Daily Minimum Temperature (° C) recorded at the reference weather station below the trigger level consecutively for a specific no. of days during the reference period OR the sum of deviations in daily actual minimum temperature recorded at the reference weather station below the trigger level during the reference period or for different months during the reference period.

12. Frost

“Frost” is the condition when minimum temperature falls below 4° C in a day. Frost shall mean the sum of deviations (deviations calculated month wise or for the entire period) in daily actual minimum temperature below 4° C recorded at the reference weather station during the reference period.

13. Excess (or deficit) Rainfall

“Excess Rainfall” shall mean the actual daily / aggregate of risk period/ consecutive cumulative rainfall in excess (or deficit) of the trigger value.

14. Wind Speed Deviation

“Wind Speed Deviation” is the sum of positive deviations (calculated for the reference period) in actual wind speed, (subjected to caps fixed) recorded at the reference weather station exceeding the threshold trigger levels.

15. Bright Sunshine Hour (BSH) Deviation

Bright Sunshine Hour deviation shall mean the actual period of sunshine hour (daily / weekly / monthly/ for the entire reference period) recorded as per weather data below the trigger levels.

16. Relative Humidity Deviation

Relative Humidity Deviation shall mean the actual Relative Humidity recorded as per weather data above / below (to be specified separately for each policy) the trigger level specified.

17. Chilling Requirement

The chilling requirement of a crop/plant is the minimum period of cold weather after which a fruit-bearing tree will blossom. It is expressed in chill hour. Chilling unit in agriculture is a metric of a plant's exposure to chilling temperatures that extend from freezing point of that crop to 7 degree Celsius. Any shortfall in chilling hours is covered.

18. Disease Congenial Days (DCD)

The climatic variability, which may arise from a combination of deviation in weather parameters, can lead to increase in pest and disease attack. Therefore, DCD can be covered as combination of temperature, relative humidity and rainfall taken together when they lie outside their respective defined trigger ranges.

19. Indian Meteorological department (IMD)

The India Meteorological Department is an agency of the Ministry of Earth Sciences of the Government of India. It is the principal agency responsible for meteorological observations, weather forecasting and seismology.

20. Reference Weather Station (RWS)

“Reference Weather Station” shall mean the India Meteorological Department’s (IMD) weather station (or stations set up by departments of State Government, Research Institutes, Universities or other independent weather stations set up by private weather data providers) to record various weather parameters (to be specified for each individual policy).

21. Term sheet

The term sheet is a document containing the terms of insurance including crop insured, sum insured, geographical location of insured crop, source of weather data to be used for claim calculation, coverage details- cover definition, coverage period, trigger on insured weather parameters, sum payable on breach of these triggers and premium rate

and any other additional disclosures, is shared by the insurer to the proposer. The proposer must accept the term sheet to move ahead with the insurance. The term sheet shall deem to be an integral part of the policy.

22. Trigger or Strike

Triggers are set on the insured weather parameters and are specified on the termsheet. On deviation (positive or negative) of these triggers, a sum become payable. The triggers' unit depends upon the insurance cover.

23. Automated Weather Stations (AWS)

"Automated Weather stations" consists of sensors which are capable of recording important weather parameters such as temperature, relative humidity, wind speed and direction, rainfall, solar radiation etc.

24. Reference Period

Reference Period shall be the period for which the insurance shall be in force for a weather parameter.

25. IMD Gridded Rainfall/Temperature Data

IMD Gridded Data is a very high spatial resolution daily gridded rainfall data which divides the Indian Subcontinent into a Grid of 0.25 x 0.25 Degrees. The first data in the record is at 6.5N & 66.5E, the second is at 6.5N & 66.75E, third is at 6.5N & 67E and so on. The last data record corresponds to 38.5N & 100.0E. The yearly data file consists of 365/366 records corresponding to non-leap/ leap years. Similarly, Gridded Temperature Data uses a Grid of 0.5 x 0.5 Degrees.

Sum Insured

Sum Insured will be decided individually for each policyholder at the time of issuing the policy subject to the condition that it is up-to only Rs. 1,00,000 per cover. and may be based on the crop information like crop input cost, crop production cost, scale of finance for the crop, probable maximum loss depending upon the area insured and geographical location.

The sum insured will be expressed on a per hectare basis for each crop.

It may be calculated as follows:

Total Sum Insured = Area Insured * (Scale of finance or Cost of production or Probable maximum loss)

Wherein, scale of finance may be based upon the cost of cultivation being borne by the farmer or the extent of loan that the farmer has availed for the purpose of cultivating that crop.

STANDARD EXCLUSIONS

- LOSSES ARISING OUT OF WAR, INVASION, ACT OF FOREIGN ENEMIES, HOSTILITIES OR WAR-LIKE OPERATIONS, REBELLION, REVOLUTION, INSURRECTION, MILITARY OR

USURPED POWER OR CIVIL COMMOTION OR LOOT OR PILLAGE IN CONNECTION HEREWITH.

- CONSEQUENTIAL LOSS OF ANY KIND OR DESCRIPTION.
- DIRECT OR CONSEQUENTIAL LOSS DUE TO NUCLEAR WEAPONS MATERIAL, IONIZING RADIATION OR CONTAMINATION BY RADIOACTIVITY FROM ANY NUCLEAR FUEL OR FROM ANY NUCLEAR WASTE FROM THE COMBUSTION OF NUCLEAR FUEL.

EXCLUSIONS SPECIFIC TO THE POLICY

THE COMPANY SHALL NOT BE LIABLE TO MAKE ANY PAYMENT UNDER THIS POLICY TO THE INSURED IN CASE OF LOSS OR DAMAGE TO CROPS DUE TO:

- LOCALIZED PERILS WHICH ARE RESTRICTED TO A PARTICULAR PORTION WITHIN THE INSURED AREA LIKE LANDSLIDE, HAILSTORM, INUNDATION, CLOUD BURST, HURRICANE, TSUNAMI, CYCLONE, FLOOD, TORNADO, TEMPEST, STORM, TYPHOON, AND EARTHQUAKE
- ANY WEATHER PARAMETER NOT SPECIFICALLY COVERED UNDER THE POLICY.

Claim Assessment Process

Extraction/ procurement of daily weather data from the weather stations maintained by IMD or any other Government/ Private agencies will be carried out by the Company.

To indemnify the losses, claims will be settled on weather data (Gridded/Automated weather station/Reference weather station) recorded at Indian Meteorological Department/ any other Private/Government weather station. The concerned agency whose weather data is used by AIC, are liable for conforming the standards and norms of installation and maintenance of weather stations. AIC will take an undertaking from such organizations. Proper working of weather stations will be ensured through surprise visits by AIC officials on the sites. In case a private organization is involved in collecting of weather data, it will be ensured through an agreement that any liability arising out of information distortions will be borne by the concerned` organization itself and not by AIC.

The insured are not required to submit claim form as the process of payment of claims is automated, based on the weather data received from the sources mentioned above. The term sheet containing the trigger weather parameters and sums payable on breach of such trigger weather parameters shall form the basis of computation of claims payable to the insured and shall be deemed to be an integral part of the policy.

It is clarified by the insurer that other than the term sheet and the weather data for the cover period, no other document shall be relevant for the purpose of computation of claims on the occurrence of an adverse weather incidence.

Note- In case the insured feels that a due claim has not been paid, the insured has the right to inform the intermediary/ insurer about the loss. On receipt of such an information by the insured, the intermediary will then inform the company about the claim, collect the required documents from the insured.

Claim Documentation If required

At the time of settling claims the insured shall be required to furnish one or more of the following documents to AIC:

- ❖ Dully filled Claim form
- ❖ Land record document
- ❖ Aadhaar card copy or Aadhaar enrollment number (in case of policy holder having no Aadhaar card)
- ❖ Premium payment acknowledgement receipt (In case no portal or no information on portal is available with the insurer).
- ❖ Any other relevant document as requested by the Insurer
- ❖ Original cancelled cheque with payee name printed on the cheque is required. If name of payee is not printed on the cheque, please attach copy of the first page of bank passbook.

Claim Payment

Upon fulfillment of all the conditions required to qualify as payment of claim, the claim payment will be made through online mode. Claims when become payable, will be paid at a uniform rate to all the insured growers in the specified geographical area growing the insured crop. Claims will be directly credited to the Bank account of policyholder through online mode. A claim letter will be issued to the insured and the intimation ID will be converted to the Claim ID electronically under the supervision of Claim Processing Officer.

The insurer will settle the claims within 30 days from the end of the risk period or of receiving the weather data whichever is later.

A detailed claim report showing all the particulars of insurance and claims payable will be generated and after doing the necessary checks a claim note will be prepared and due approval will be taken.

Renewal

The policy may be renewed at the end of the policy period, provided that there is no gap in the policy end and policy renewal. Renewal may be on a case-to-case basis as decided by the underwriter.

GENERAL CONDITIONS

1. IN NO CASE WHATSOEVER SHALL AIC BE LIABLE FOR ANY LOSS OR DAMAGE AFTER THE EXPIRATION OF 12 MONTHS FROM THE TIME PERIOD AS SPECIFIED FOR LODGING OF THE CLAIM OF THE LOSS OR DAMAGE UNLESS THE CLAIM IS THE SUBJECT OF A PENDING LEGAL ACTION IN A

COURT OF LAW OR ARBITRATION; IT BEING EXPRESSLY AGREED AND DECLARED THAT IF AIC SHALL REJECT LIABILITY FOR ANY CLAIM HEREUNDER AND SUCH CLAIM SHALL NOT WITHIN 12 CALENDAR MONTHS FROM THE DATE OF THE REJECTION HAVE BEEN MADE THE SUBJECT MATTER OF ANY LEGAL ACTION THEN THE CLAIM SHALL FOR ALL EFFECTIVE PURPOSES BE DEEMED TO HAVE BEEN ABANDONED BY THE INSURER AND SHALL NOT THEREAFTER BE MAINTAINABLE HEREUNDER.

2. DURING THE PERIOD OF THIS POLICY, THE INSURED SHALL POSSESS ALL RIGHTS WITH REGARD TO THE AGRICULTURAL LAND AND THE CROP CULTIVATED AS SPECIFIED BY THE INSURED IN THE SCHEDULE TO THE POLICY. THE INSURED SHALL PROVIDE TO AIC SUCH TITLE DEEDS AND OTHER DOCUMENTS AS MAY BE REQUIRED BY AIC FOR VERIFICATION OF HIS/HER INTEREST OVER THE INSURED PROPERTY. THE DUE OBSERVANCE AND FULFILLMENT OF THE ABOVE SHALL BE A CONDITION PRECEDENT FOR SETTLEMENT OF ANY CLAIM UNDER THIS POLICY.

3. THE POLICY SHALL BE NULL AND VOID AND NO BENEFIT SHALL BE PAYABLE IN THE EVENT OF FALSE OR INCORRECT STATEMENTS, MISREPRESENTATIONS, MIS-DESCRIPTION OR ON NON-DISCLOSURE OF 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.

4. THE POLICY AND THE SCHEDULE SHALL BE READ TOGETHER AND ANY WORD OR EXPRESSION TO WHICH A SPECIFIC MEANING HAS BEEN ATTACHED IN ANY PART OF THIS POLICY OR OF THE SCHEDULE SHALL BEAR THE SAME MEANING WHEREVER IT MAY APPEAR. THE DUE OBSERVANCE AND FULFILLMENT 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 AIC TO MAKE ANY PAYMENT UNDER THIS POLICY.

5. ANY SPECIAL PROVISIONS SUBJECT TO WHICH THIS POLICY HAS BEEN ENTERED INTO AND ENDORSED IN THE POLICY OR IN ANY SEPARATE INSTRUMENT SHALL BE DEEMED TO BE PART OF THIS POLICY AND SHALL HAVE EFFECT ACCORDINGLY.

6. 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 BEHALF TO OBTAIN ANY BENEFIT UNDER THIS POLICY, ALL BENEFITS UNDER THIS POLICY SHALL BE

FORFEITED. BESIDES, AIC SHALL BE ENTITLED TO INITIATE SUCH CRIMINAL ACTION AGAINST THE INSURED AS MAY BE AVAILABLE TO IT IN LAW.

7. 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 AIC TO BE SUBJECT TO INDIAN LAW. EACH PARTY AGREES TO SUBMIT TO THE EXCLUSIVE JURISDICTION OF THE COURTS AT NEW DELHI 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.

8. THE COMPANY MAY CANCEL THIS POLICY BY SENDING SEVEN DAYS' NOTICE BY REGISTERED LETTER TO THE INSURED AT HIS LAST KNOWN ADDRESS AND IN SUCH EVENT WILL RETURN TO THE INSURED THE PREMIUM PAID, LESS THE PRO-RATA PORTION THEREOF, FOR THE PERIOD THE POLICY HAS BEEN IN FORCE OR THE POLICY MAY BE CANCELLED AT ANY TIME BY THE INSURED ON SEVEN DAYS' NOTICE AND (PROVIDED NO CLAIM HAS ARISEN DURING THE CURRENT PERIOD OF INSURANCE), THE INSURED SHALL BE ENTITLED TO A RETURN OF PREMIUM, LESS PREMIUM AT THE COMPANY'S SHORT PERIOD RATES FOR THE PERIOD THE POLICY HAS BEEN IN FORCE. THE SHORT PERIOD PREMIUM RATES SHALL BE 50% FOR FIRST MONTH, 75% FOR FIRST TWO MONTHS AND FULL PREMIUM THEREAFTER. THE SHORT PERIOD PREMIUM RATES SHALL BE APPLICABLE FOR INSURANCE COVER OF TWO OR MORE MONTHS OF DURATION.

9. 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 TO THE DISPUTE/DIFFERENCE, 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. ARBITRATION SHALL BE CONDUCTED UNDER AND IN ACCORDANCE WITH THE PROVISIONS OF THE [INDIAN] ARBITRATION AND CONCILIATION ACT, 1996.

10. IT IS CLEARLY AGREED AND UNDERSTOOD THAT NO DIFFERENCE OR DISPUTE SHALL BE REFERABLE TO ARBITRATION, AS HEREINBEFORE PROVIDED, IF AIC HAS DISPUTED OR NOT ACCEPTED LIABILITY UNDER OR IN RESPECT OF THIS POLICY.

11. THIS INSURANCE SHALL CEASE TO ATTACH, IF THE INTEREST IN THE SUBJECT MATTER OF INSURANCE PASSES FROM THE INSURED TO ANYONE OTHERWISE THAN BY "WILL" OR BY OPERATION OF LAW.

Franchise:

Franchise of up to 1% of Sum Insured/ Premium may be applicable on case to case basis as decided by underwriters.

Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or email to:

- (i) In case of the Insured, at the address specified in the Schedule.
- (ii) In case of **Agriculture Insurance Company of India Limited:**

Head Office

- Email : aicho@aicofindia.com (For Claim)
- Helpline : 1800-116-515 (toll free)/011-24604444
- Website : www.aicofindia.com
- Address : Plate B & C, Office Block-1, 5th Floor, East Kidwai Nagar, New Delhi – 110023

S.No.	Regional Office	State(s) Serviced	Address	Contact No.
1	Ahmedabad	Gujarat	Jeevan Vikas Building First Floor, Opp. Jhansi Rani's Statue Satellite Road, Ahmedabad - 380015 ro.ahmedabad@aicofindia.com	079-26472600
2	Bangalore	Karnataka	3rd Floor, Karnataka Pradesh KrishikSamaj No. 18, Nrupatunga Road, Hudson Circle, Bangalore - 560 001 ro.bangalore@aicofindia.com	080-22115390
3	Bhopal	Madhya Pradesh	Jeewan Shikha, Central Zonal Office, 60-B, 1st Floor, North Wing, Hoshangabad Road, Bhopal - 462011 ro.bhopal@aicofindia.com	0755-2700132
4	Bhubaneswar	Odisha	The Mother, 1st Floor, Plot No - 87, Satya Nagar, Bhubneswar - 751 007 ro.bhubaneswar@aicofindia.com	0674-2380023
5	Chandigarh	Himachal Pradesh, Haryana, J&K, Punjab	Cabin No 7, 3rd Floor, Agro Mall, Sector 20, Panchkula, 134117 ro.chandigarh@aicofindia.com	0172-2538046
6	Chennai	Tamil Nadu, Pondicherry, Andaman and Nicobar island	Old No. 156 (New No. 323), Andhra Insurance Building, 1st Floor, Thambu Chetty Street Chennai - 600 001 ro.chennai@aicofindia.com	044-43403400
7	Dehradun	Uttarakhand	56, Rajpur Road, behind Hotel Classic, Dehradun - 248 001 ro.dehradun@aicofindia.com	0135-2740233

8	Guntur	Andhra Pradesh	Door No. 31-14-1178, 3rd Floor,14th Line, Arundelpet, Guntur - 522002 ro.guntur@aicofindia.com	0863-2233565
9	Guwahati	Assam, Meghalaya, Manipur, Mizoram	House No. 160, 3rd Floor, Rajgarh Road, Guwahati - 781 007 ro.guwahati@aicofindia.com	0361-2462313
10	Hyderabad	Telangana	United India Insurance Towers, 3-5-817 & 818, 8th Floor), Basheerbagh, Hyderabad - 500 029 ro.hyderabad@aicofindia.com	040-23242594
11	Jaipur	Rajasthan	Upasana Towers, 4th Floor, SubhashMarg, C-Scheme, Jaipur - 302 001 ro.jaipur@aicofindia.com	0141-4042999
12	Kolkata	West Bengal, Tripura	Unit No: 403, 4 th floor, NBCC Square, Action Area -3, Rajarhat, Kolkata, West Bengal - 700135 ro.kolkata@aicofindia.com	033-22882666
13	Lucknow	Uttar Pradesh	5th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow (U.P.) 226001 ro.lucknow@aicofindia.com	0522-4262301
14	Mumbai	Maharashtra, Goa	BSE Tower, 20th Floor, Dalal Street, Mumbai - 400 020 ro.mumbai@aicofindia.com	022-61710910
15	Patna	Bihar	1st Floor, Yunus Corporate , S.P. Verma Road Patna -800001 ro.patna@aicofindia.com	0612-2216426
16	Raipur	Chhattisgarh	2 nd floor of adjoining investment building, Phase – II, Jeevan Prakash, Jeevan Bima Marg, Pandri, Raipur - 492004 ro.raipur@aicofindia.com	0771-4316023
17	Ranchi	Jharkhand	1st Floor, Tara Tower Radium Road, Kutchery Chowk, Ranchi - 834 001 ro.ranchi@aicofindia.com	0651-6571147
18	Thiruvananthapuram	Kerala	8th floor, Carmel Towers, Cotton Hill PO, Vazhuthacaud, Thiruvananthapuram, Pin code: 695014 ro.thiruvananthapuram@aicofindia.com	0471-2334493

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

Customer Service

If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of AIC at the address specified, during normal business hours.

Grievance Redressal Mechanism

Grievance Redressal Set-Up Of AIC

1. Chief Grievance Redressal Officer [CGRO] – a designated Officer at HO, as the representative of the Company for its Grievance Redressal Policy [GRP]
2. Grievance Redressal Officer [GRO] – a designated Officer at HO, as the implementing officer of GRP
3. Grievance Redressal Register [GRR] – in the prescribed format to keep track of the Grievances and their Redressal, to be maintained by each GRO.

The names and contact details of the GROs are mentioned on the company's official website under the 'Our Mandate' section and 'grievance Redressal' sub-section.

Nomination and Responsibility of GRO and CGRO

GR Office	Office	Officer Level	Responsibilities	Nominating Authority
CGRO	HO	Not below Scale VI	Representative of the Company for its Grievance Redressal Policy [GRP] Appellate Authority for the Grievance cases to apprise the Board and other authorities about the Company's GR.	CMD
GRO	HO	Not below Scale IV	Implementation and compliance of the Grievance Redressal Policy at the respective office. To report to CGRO periodically about the GR status at the respective office. To suggest/recommend to CGRO, Systemic amendments, if any, with a view to minimize the incidence of grievance.	CGRO

If the insured or someone in his place is unsatisfied with the action taken by insurance company, he can approach any one of the following insurance ombudsmen with his grievance. The following is the list of toll-free number for the Grievance cells.

S.No	State	Toll Free No	Timings
1	Assam	1800-891-2480	Monday to Friday 10 AM to 5.45 PM
2	Chhattisgarh	1800-419-0344	Monday to Friday 10 AM to 5.45 PM
3	Haryana	1800-180-2117	Monday to Friday 10 AM to 5.45 PM
4	Karnataka	1800-425-0505	Monday to Friday 10 AM to 5.45 PM

5	Kerala	1800-425-7064	Monday to Friday 10 AM to 5.45 PM
6	Madhya Pradesh	1800-233-7115	Monday to Friday 10 AM to 5.45 PM
7	Maharashtra	1800-419-5004	Monday to Friday 10 AM to 5.45 PM
8	Meghalaya	1800-891-2480	Monday to Friday 10 AM to 5.45 PM
9	Odisha	1800-890-4181	Monday to Friday 10 AM to 5.45 PM
10	Rajasthan	1800-419-6116	Monday to Friday 10 AM to 5.45 PM
11	Tamil Nadu	1800-103-6565	Monday to Friday 10: 30 AM to 5 PM
12	Telangana	1800-599-2594	Monday to Friday 10 AM to 5.45 PM
13	Tripura	1800-572-0258	All days 10 AM to 5.45 PM
14	Uttar Pradesh	1800-889-6868	Monday to Saturday 6 AM to 10 PM
15	Uttarakhand	1800-1207-515	Monday to Friday 10 AM to 5.45 PM
16	West Bengal	1800-572-0258	All days 10 AM to 5.45 PM

Grievance Redressal Procedure

1. A Grievance may be communicated by the Complainant to the Company (GRO) in writing, through post, e-mail, fax, personal submission or through AIC's online Grievance Portal
2. Upon receipt of a Grievance, the GRO shall enter the details thereof in the Grievance Redressal Register [GRR].
3. Within 3 (Three) Working Days of receipt of a Grievance, an Acknowledgement shall be sent by the GRO to the Complainant, containing details of the GRO (name, designation, contact), Grievance (reference no., remarks, if any), and Redressal (set-up & procedure, AND, estimated Redressal time/final Redressal).
4. Effort should be made by GRO to redress every Grievance within 3 (Three) Working Days from the date of its receipt. If the same is achieved, it shall be communicated to the Complainant in the Acknowledgement itself.
5. If the Grievance has not been redressed within 3 (Three) Working Days from its receipt, the company shall resolve the grievance within 2 (Two) weeks of its receipt and send a final letter of Redressal.
6. If the Grievance is redressed within 2 (Two) Weeks of its receipt, the GRO shall send to the Complainant a written response which offers acceptance or rejection of the complaint and give reason for doing so.
7. The Company shall also inform that it will regard the complaint as closed if it does not receive a reply within 8 weeks from the date of receipt of response by the complainant.
8. If the Grievance has still not been redressed at the level of the GRO by the end of 2 weeks of its receipt the matter may be escalated in Appeal by the Complainant before the CGRO.

Appeal

1. The Appellate Authority under GRP shall be the CGRO.
2. A Complainant may escalate the Grievance in Appeal in the following circumstances:
 - a. If the Complainant has not received any of the mandated response;
 - b. If the Grievance has not been redressed at the level of the GRO by the end of 2 (two) Weeks of its receipt.
 - c. If the Complainant is not satisfied with the decision of the GRO.

3. An Appeal may be preferred in writing within 4 (four) Weeks from the date of receipt of communication of the Redressal or rejection of the Grievance to the Company. It is abundantly clarified here that beyond this time limit the Complainant shall lose his right to Appeal, and the Grievance shall be deemed to have been closed.
4. The Appellate Authority (CGRO) shall decide the Appeal (and thus close the Grievance) within 4 (four) Weeks of receipt of Appeal (in case of non- Redressal, stating reasons for the same). This final decision shall be communicated to the Complainant by the CGRO.
5. The decision of the Appellate Authority (CGRO) shall be final and shall close the Grievance. To this end, the Appellate Authority shall be guided by the strict terms and conditions of the policy besides the principles of natural justice and fair play while deciding the Appeal.
6. Any Grievance escalated in Appeal shall be automatically (online) reported to the Regulator through integration of the Company's IT system with that of the Regulator.
7. The decision of the CGRO shall be final in case of Appeal.

Final Redressal and Closure of Grievance

- a) A Grievance shall be considered as disposed of and closed when:
 - (i) The company has acceded to the request to the complainant fully.
 - (ii) Where the complainant has indicated in writing, acceptance of the response of the company.
 - (iii) Where the complainant has not responded within 8 weeks of Company's written response.
- b) Where the GRO has certified that the Company has discharged its contractual, Statutory and regulatory obligations and therefore closes the complaint.
- c) Where the Complainant has not preferred any Appeal within 4 Weeks from the date of receipt of Redressal or rejection of grievance communicated by the Company.
- d) Where the decision of Appeal has been communicated to the Complainant by the CGRO
- e) It shall be the responsibility of the insurer to handle and dispose of complaints against a micro-insurance agent with speed and promptitude.
- f) AIC shall send a quarterly report to the authority regarding the handling of complaints/grievances, if any, against the micro-insurance agents.

Annexure A- List of covers

The covers in detail are provided below:

Rainfall Cover

- Deficit Rainfall Cover- Indemnify the insured against the likelihood of financial loss on account of crop loss due to shortfall in rainfall.
- Excess Rainfall Cover - Indemnify the insured against the likelihood of financial loss on account of crop loss due to heavy and long period of excess rainfall.
- Cover for inadequate distribution of rainfall- Indemnify the insured against the likelihood of financial loss on account of crop loss due to uneven/inadequate distribution of rainfall.
- Unseasonal rainfall cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to off-season rainfall.
- Wet spells- Indemnifies the insured against the likelihood of financial loss on account of crop loss due to continuous rainfall.

Temperature Cover

- High Temperature Cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to upward deviation from any of the specified temperature.
- Low Temperature Cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to downward deviation from any of the specified temperature.

Humidity Covers

- Low relative humidity - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to reduced growth due to low relative humidity during cover period.
- High relative humidity - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to reduced growth due to high relative humidity during cover period.

Sunshine hours

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to deviation in sunshine hours that affects the crop growth.

Chilling requirement

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to shortfall in chilling hours.

High wind speed

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to heavy windspeed during cover period.

Pest-disease congenial climate

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to losses happened to the plants/crops due to unfavorable climate (combination of temperature, rainfall, and humidity) leading to pest and disease attack during cover period.

Please note:

- a. The annexure is subject to further amendment following likely developments in the future.
- b. Single cover or a combination of the above covers would be offered to the policyholder to ensure adequate risk coverage.
- c. The covers based on above weather parameters may be provided as per client requirement and therefore, those mentioned in the annexure are not exhaustive.

Annexure B- Calculation Methodology

The following calculation methodology is just for illustrative purposes for better understanding of the policyholder. These calculations will change on case to case basis. The cases illustrated below are not exhaustive but are likely to be a part of all the weather parameters covered under the policy.

The indices in the term-sheet are be defined based on the relevant weather parameters which have direct impact on the crop health and crop yield and adverse deviations in the said indices indicate losses to the crop. The calculation methodology for the covers is presented in brief below:

Rainfall

A sample term sheet for excess rainfall is provided below for reference:

	Phase-I	Phase-II
Period/Phase	1-Sep to 30- Sep	1-Oct to 31- Oct
Daily Rainfall (in mm)- multiple Pay-outs structure		
STRIKE (>)	75 mm	50 mm
EXIT	150 mm	100 mm
RATE (Rs./ mm)	20	50
MAXIMUM PAY-OUT (Rs)	1500	2500
Total Maximum pay-out: Rs. 4000		

Scenario	Claim Pay-out
In phase-I i.e. 1-Sep to 30-Sep, on any day (say 12th Sep) rainfall is 130 mm.	Pay-out will trigger because 130 mm is greater than strike-I but less than the exit. Therefore, the pay-out for this phase will be calculated as $(130 - 75) \times 20$ which is equal to Rs.1100.00
Similarly, in phase-II i.e. 1-Oct to 31-Oct, on any day (say 10th Oct) rainfall is 110 mm	Pay-out will trigger, as rainfall is not only greater than Strike (50 mm) but also greater than the Exit of the phase i.e. 100 mm, Hence, maximum Pay-out for the phase III will be i.e. Rs.2500.00 will be payable.

Temperature

A sample term sheet for high temperature is provided below for reference:

Period/Phase	01-May to 31-July	
Consecutive Number of days having daily Maximum Temperature more than the benchmark temperature.		
Single Pay-out of maximum intensity limit up to the SI		
Maximum Temp (° C)	47 ° C	Pay-out (in Rs.)
STRIKE I (>=)	10 days	5000
STRIKE II (>=)	15 days	10000
Exit	30 days	25000
Total Maximum pay-out: Rs. 25000		

Scenario	Claim Pay-out
Assume that from 01-May to 20 May, daily maximum temperature for each day is more than 47 ° C without break. Thus, total number of consecutive days is 20 days. Assume there is another spell from 01-July to 12-July. Total number of days in this spell is 12.	Pay-out will trigger as spell of 12 days and 20 days are greater than the strike-I and strike-II respectively. Out of these, longer spell is of 20 days. So, the pay-out which is equal to Rs.10000.00 will be payable as mentioned in term sheet as Single Pay-out of maximum intensity limit up to the sum insured.
Total Pay-out	Rs. 10000.00

Humidity

A sample term sheet for low relative humidity cover is provided below for reference:

Period/Phase	15-May to 30-June	
Consecutive Number of days having Minimum Relative Humidity Lower than trigger (Single Pay-out of maximum intensity limit up to the SI)		
Trigger Minimum RH(%) (<)	40%	Pay-out (in Rs.)
STRIKE I (=)	10 days	7500
STRIKE II (=)	15 days	15000
Exit	25 days	25000
Total Maximum pay-out: Rs. 25000.00		

Calculation:

Step-I: Take the day wise minimum relative humidity (Min RH) i.e., slow Relative Humidity recorded at weather station.

Step-II: Compare the day wise Min RH with trigger Minimum RH to find the number of days having minimum relative humidity (Min RH) less than the trigger Min RH 40%.

Step-III: Find the longest stretch of consecutive number of days having low RH without any break in the phase.

Scenario	Claim Pay-out
Assume that the longest stretch of consecutive number of days having Low relative humidity less than trigger minimum relative humidity without break for the phase i.e. 15-May to 30-June is 12 days.	Pay-out of this event will trigger as consecutive number of 12 days is greater than strike-I but less than strike-II. Therefore, Pay-out of Rs.7500.00 will be payable as single Pay-out of maximum intensity.
Total Pay-out	Rs. 7500.00

Sunshine hours

A sample term sheet is provided below for reference:

Calculation:

Step-I: Cumulative bright sunshine hours will be calculated from hourly/daily sunshine hour data recorded at weather station.

	Phase-I	Phase-II
Period/Phase	01-Feb to 28-Feb	01-Mar to 31-Mar
Downward deviation from Aggregate of sunshine (Bright sunshine hours-BSS) hours for each phase		
Strike-I (<) in hr	120 hr	140 hr
Strike-II (<)	80 hr	100 hr
Exit	40 hr	50 hr
Rate I (Rs./hr)	25	50
Rate II (Rs./hr)	50	100
Maximum Pay-out	3000	7000
Total Maximum pay-out: Rs. 10000		

Scenario	Claim Pay-out
In phase-I i.e. 1-Feb to 28-Feb, suppose cumulative bright sunshine hour is 50 hours	Pay-out will trigger because 50 hours is less than strike-II of phase-I but more than the exit. Therefore, the pay-out for this phase will be calculated as $(120 - 80) \times 25 + (50 - 40) \times 50$ which is equal to Rs.1500.00
In phase-II i.e. 01-Mar to 31-Mar, suppose cumulative bright sunshine hour is 120 hours	Pay-out will trigger because 120 hours is less than strike-I of phase-II but more than the strike-II. Therefore, the pay-out for this phase will be calculated as $(140 - 120) \times 50$ which is equal to Rs.1000.00
Total Pay-out	Rs.1500 + Rs.1000

Chilling requirement:

A sample term sheet is provided below for a tree for reference:

Period/Phase	21-Dec to 31-Mar	
Aggregate Chilling Unit (CU)		
Hour's Temperature Range (°C)	Chilling Units (CU)	
< 1.4 °C		0.0
1.4 °C to 2.4 °C		0.5
2.4 °C to 9.1 °C		1.0
9.1 °C to 12.4 °C		0.5
12.4 °C to 15.9 °C		0.0
15.9 °C to 18.0 °C		-0.4
18.0 °C >=		-0.8
STRIKE I (<=)	1050 CU	
Exit	850 CU	
Rate per CU	1.25	
Maximum Pay-out in Rs.	250	

Calculation:

Step1: Hourly mean temperature will be calculated from maximum and minimum temperature for an hour.

Step2: compare the hourly mean temperature with the specified hour's temperature range.

Step3: if hourly mean temperature greater than the lower range of the specified hour's temperature range then respective chilling units would be assigned as per table mentioned above.

Step4: calculate the total of chilling units for the phase.

Scenario	Claim Pay-out
Assume total number of chilling units for the phase i.e. 21-Dec to 31-Jan is 890 CUs.	Pay-out of this event will trigger as total CUs is less than strike-I but more than exit. therefore, Pay-out will be calculated as (CU of Strike I minus total recorded CUs multiply with per unit rate for a CU) that is $(1050-890) * 1.25 = \text{Rs.}200.00$
Total Pay-out	Rs. 200.00

High Wind speed:

A sample term sheet is provided below for reference:

Period/Phase	Phase-I	
Period	01-May to 31-May	Pay-out
Daily Maximum wind speed during cover period- Single Pay-out of maximum intensity will be payable during each phase		
Strike-I (>)(in Km/hr)	50	Rs. 15000
Strike-II (>)(in Km/hr)	55	Rs. 30000
Exit (=) (in Km/hr)	60	Rs. 40000
Total Maximum pay-out: Rs. 40000.00		

Scenario	Claim Pay-out
Assume that on 15th May daily maximum wind speed is 57 Km/hr and other day suppose on 24th May daily maximum wind speed is 62 Km/hr in a phase of 01-May to 31-May.	For first day on 15th May Pay-out will trigger as daily maximum wind speed is greater than strike-II but less than exit. Therefore, Pay-out on this date will be Rs.30000.00 For second day on 24th May also Pay-out will trigger as daily maximum wind speed is greater than exit. Therefore, Pay-out on this date will be Rs.40000.00 But final Pay-out will be Rs. 40000.00 as out of both days maximum intensity means high wind speed is more on 24th May.
Total Pay-out	Rs. 40000.00

Pest-Disease congenial climate

A sample term sheet is provided below for reference:

	Phase-I	Phase-II
Period	16-Aug to 30-Sep	1-Oct to 31-Oct
No. of Consecutive days with both High RH and High Temperature - multiple Events payable subject to maximum Pay-out under this cover		
Maximum Temperature Trigger (>)	34.5 °C	34.0 °C
Relative Humidity (>)	70%	70%
Strike-I (>=)	4 days	4 days
Exit	8 days	8 days
PAY-OUT(Rs./DCC)	2500	2500
Maximum Pay-out (in Rs.)	12500	12500
Total Maximum pay-out: Rs. 25000.00		

Calculation:

Step-I: Compare the daily maximum temperature with phase wise triggers of maximum temperature i.e 34.5°C and 34.0°C for Phase-I and Phase-II respectively.

Step-II: Similarly compare the daily Maximum RH with phase wise triggers of Maximum RH i.e 70% for both phases.

Step:III: Check for disease congenial day. If, Step-I and Step-II both is more than the triggers specified than that is consider as a DCC day as per the term sheet.

Scenario	Claim Pay-out
<p>Assume that in phase I, from 18th Aug to 22 Aug daily maximum temperatures are 36°C, 35°C, 38°C, 40°C and 35°C respectively and daily Maximum relative humidity are 75%, 74%, 71%, 70.5% and 72% respectively.</p> <p>Similarly, in phase-II, from 07th Sep to 12th Sep daily maximum temperatures are 35°C, 34.8°C, 40°C, 42°C, 35°C and 36°C respectively and daily Maximum relative humidity are 72%, 73%, 71%, 72%, 73.2 and 70.5% respectively.</p>	<p>In Phase-I five (05) days (from 18th Aug to 22nd Aug) are disease congenial days. The Pay-out will trigger as number of consecutive days is greater than strike-I (i.e, 4 days) but less than exit. Therefore, Pay-out of these dates will be (05-04) X 2500) = Rs.2500.00</p> <p>In Phase-II Six (06) days (from 07th Sep to 12th Sep) are disease congenial days. The Pay-out will trigger as number of consecutive days is greater than strike-I (i.e, 4 days) but less than exit. Therefore, Pay-out of these dates will be (06-04) X 2500) = Rs.5000.00</p>
Total Pay-out	Rs. 2500 + Rs. 5000

DETAILS OF GROWERS/FARMS INSURED UNDER LAGHU FASAL KAWACH

(To be filled up in order of District, Block & Gram Panchayat as far as possible)

Attached to and forming part of Policy / Cover Note No.:

Choice of Insurance cover :

Cover Type	Select the choice of cover (Yes/No)
1. Rainfall cover	
2. Temperature cover	
3. Humidity covers	
4. Sunshine Hours	
5. Chilling requirement	
6. High wind speed	
7. Pest disease congenial climate	

S. No	Name & Address of the Policyholder	Description of the Insured Field				Area insured in hectare	Sum Insured (Rs.)	Premium (Rs.)	Service Tax @-----% (Rs.)	Gross Premium (Rs.)	Bank Name, Branch and Account No.
		Crop	District	Block/Tehsil	Village						

(Attach additional sheets if necessary)

*Enclosed Termsheets