

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	Sarv Prachal Bima Kavach	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RPMS0176V01202526	NA
3	Structure	Indemnity	NA
4	Interests Insured	Any significant deviation in the specified Weather Parameters and Remote Sensing indices as stated therein, within the specified geographical location and specified time period	NA
5	Sum Insured / Motor Insured Declared Value Scope	<< INR XXXX >>	NA
6	Policy Coverage	<p>The policy shall provide coverage against economic activities impacted by extreme climatic conditions and natural calamities, including but not limited to:</p> <ul style="list-style-type: none"> • Agriculture and Allied Sector • Disaster Management • Energy • Business Interruption • Infrastructure Projects • Supply Chain and Logistics • Any other activity prone to risk of climatic conditions or natural calamities. 	
7	Add-on Cover / Optional Cover	<p><u>ADDITIONAL COVER -INDEX PLUS COVER</u></p> <p>It is intended to provide insurance cover at individual level to losses due to occurrence of localized perils/calamities viz. Hailstorm and cloudburst affecting part of an insured unit for insurable entity.</p> <p><u>Eligibility Criteria:</u></p> <ol style="list-style-type: none"> i. Claims when become payable, will be paid at a uniform rate to all the insured in the specified geographical area having same interest in/on insurable entity. ii. Maximum liability is limited to the Sum Insured under this specific cover as defined in the schedule. iii. Only those farmers would be eligible for compensation under this cover: 	NA

		<p>a. Who has paid the premium and the premium has been debited from their account before occurrence of the insured peril</p> <p>b. Who have intimated the loss to insurance company within prescribed timeline</p> <p>Proxy-Indicators: Report in the local media or reports of the agriculture/ revenue department may be required to substantiate occurrence of a localized peril/calamity or as mutually agreed by parties involved.</p> <table><tr><th>Sl. No.</th><th>Cover</th><th>Sum Insured</th></tr><tr><td>1</td><td>INDEX PLUS COVER</td><td><< INR XXXX >></td></tr></table> <p>Disclaimer: Only If Opted then only it will reflect here. >>></p>	Sl. No.	Cover	Sum Insured	1	INDEX PLUS COVER	<< INR XXXX >>	
Sl. No.	Cover	Sum Insured							
1	INDEX PLUS COVER	<< INR XXXX >>							
8	Loss Participation	<<INR XX>>	Policy Schedule						
9	Exclusions	<p>The Company shall not be liable to make any payment under this Policy to the Insured in connection with or in respect of any expenses whatsoever incurred by any Insured arising out of deviation in Weather Index resulting from:</p> <ul style="list-style-type: none">i. The burning of the insurable interest by order of any public authority or subterranean fire.ii. Fire during harvest/storage/as applicable basis nature of insurable entity due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.iii. Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).iv. Any peril not specifically covered under the Policy.v. Consequential loss whether or not caused by an insured peril.vi. Instances where recognized good farming and harvesting practices have not been followed.vii. Controllable diseases, weeds and/or controllable insect infestations.viii. Theft / clandestine sale of the Insured entity.ix. Intentional destruction of the Insured entity.x. Action of birds and animals impacting insurable entity.	Policy Exclusions						

		<p>xi. Insurable Entity which has been harvested /plucked/ as applicable basis nature of insurable entity prior to inspection by our loss assessor.</p> <p>xii. Loss occurring prior to commencement of risk.</p> <p>xiii. Loss occurring due to industrial pollution and / or toxic waste.</p> <p>xiv. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.</p> <p>xv. Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or</p> <p>xvi. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <ul style="list-style-type: none"> • 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/satellite parameter as stated in the Schedule within a specific geographical location and specified time period. • Acts of Terrorism Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of Terrorism. • War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, 	
--	--	---	--

		<p>confiscation, arrests, restraints and detainment by order of any governments or any other authority.</p> <ul style="list-style-type: none">• Pandemic and Infectious Diseases: The company shall not provide cover or pay any claim or loss under the Policy, which is caused by, results from, happens through, arises out of or in connection with an occurrence or outbreak of a pandemic or any infectious or human contagious diseases.																									
10	Special Conditions and warranties (if any)	<<<as per policy schedule>>>	NA																								
11	Admissibility of Claim	<ul style="list-style-type: none">• Broad principle of Admissibility or Denial of claim<ul style="list-style-type: none">○ Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.○ Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role○ Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.○ Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. <p>Claim will be considered basis data provided by meteorological departments, state departments, agricultural universities, and third-party providers, as well as publicly available datasets like the IMD Gridded Data will be used for pricing or as mutually agreed by parties involved.</p> <ul style="list-style-type: none">• Sample Claim Calculation <table><tr><td>State:- XXX</td><td>Crop/Asset : xxx</td></tr><tr><td>District:- XXX</td><td></td></tr><tr><td>Deficit Rainfall Cover</td><td></td></tr><tr><td>Phase Period</td><td>1</td></tr><tr><td>From</td><td>01-Jul-25</td></tr><tr><td>To</td><td>15-Jul-25</td></tr><tr><td>Strike 1</td><td>75</td></tr><tr><td>Strike 2</td><td>35</td></tr><tr><td>Exit</td><td>15</td></tr><tr><td>Notional 1</td><td>10</td></tr><tr><td>Notional 2</td><td>40</td></tr><tr><td>Sum Insured</td><td>1200</td></tr></table>	State:- XXX	Crop/Asset : xxx	District:- XXX		Deficit Rainfall Cover		Phase Period	1	From	01-Jul-25	To	15-Jul-25	Strike 1	75	Strike 2	35	Exit	15	Notional 1	10	Notional 2	40	Sum Insured	1200	NA
State:- XXX	Crop/Asset : xxx																										
District:- XXX																											
Deficit Rainfall Cover																											
Phase Period	1																										
From	01-Jul-25																										
To	15-Jul-25																										
Strike 1	75																										
Strike 2	35																										
Exit	15																										
Notional 1	10																										
Notional 2	40																										
Sum Insured	1200																										

		<p>Above term sheet Cover for Deficit Rainfall wherein If aggregate rainfall in Phase I is less than 75 mm then farmers will be eligible for claims payout.</p> <p>If rainfall is between 35 mm to 75 mm then farmers will get the compensation at the rate of Rs. 10 per mm deviation from 75 mm.</p> <p>If rainfall is between 15 mm to 35 mm then farmers will get the compensation at the rate of Rs. 40 per mm deviation from 35 mm.</p> <p>Suppose if aggregate rainfall during Phase I is 45 mm then claims will be calculated as per below:- Claims Payout = $(75-45)*10$ = $30*10$ = Rs. 300</p> <p>Suppose if aggregate rainfall during Phase I is 20 mm then claims will be calculated as per below:- Claims Payout = $(75-35)*10 + (35-20)*40$ = $(40*10) + (15*40)$ = $400 + 600$ = Rs. 1000</p>	
12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 Website: https://general.futuregenerali.in/ Email: fgclaims@futuregenerali.in Details of designated company officials to be contacted in time of claim – <<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008. Phone: +91 079-25464166 >>> <<<Direct Policy – Grievance Redressal Officer, Ph: +91-79001 97777 Email: fgcare@futuregenerali.in & fggro@futuregenerali.in , Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>> Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> - Intimate claims immediately upon occurrence of any event. - To intimate claim, send email to fgclaims@futuregenerali.in or call at our helpline number 1800-220-233/1860-500-3333. 	NA

		<ul style="list-style-type: none">- Customer to use the same claim number for all communications.- Surveyor appointment as per regulatory guidelines.- Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for.- Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.- Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.- If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment. <ul style="list-style-type: none">• Turn Around Time (TAT) for claims settlement <table><tr><th>S. No</th><th>Stages of claim</th><th>Times lines for settlement of claims</th></tr><tr><td>1.</td><td>Appointment of surveyor, if applicable.</td><td>Immediately, in any case within 24 hours of the receipt of intimation from the insured</td></tr><tr><td>2.</td><td>Submission of survey report</td><td>within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document</td></tr><tr><td>3</td><td>Settlement of claim</td><td>Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.</td></tr></table> <ul style="list-style-type: none">• Escalation Matrix when TAT is not satisfied: Grievance Redressal Future Generali	S. No	Stages of claim	Times lines for settlement of claims	1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured	2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document	3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.	
S. No	Stages of claim	Times lines for settlement of claims													
1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured													
2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document													
3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.													
13.	Grievance Redressal and Policy holders Protection	<ul style="list-style-type: none">• State the brief details of Protection of Policyholder's Interest - Policies Future Generali• Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in• Bima Bharosa Portal - bimabharosa.irdai.gov.in• Ombudsman - https://www.cioins.co.in/Ombudsman	NA												
14.	Obligations of the Policyholder	<ul style="list-style-type: none">• To disclose all information correctly sought by the insurer at time of filling the proposal form• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately• Non-disclosure of material information may affect the claim settlement. <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none">• Risk location• Security measures• Risk occupancy <p>Case specific material facts or risk details</p>	NA												

Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date:
Policyholder)

(Signature of the

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

Note:

- i. Website link for documents: - <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.