SARV PRACHAL BIMA KAVACH
PROSPECTUS

INTRODUCTION

SARVA PRACHAL BIMA KAVACH aims to mitigate the hardship of the insured individuals/corporates/Co-operative organizations/ federations, Banks etc., against the likelihood of loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity, Fog/Visibility, Sunshine hours & any other weather parameter or indirect proxy parameter such as solar irradiation, air pollution, soil moisture and Satellite based proxy index data (NDVI, NDWI, Evapotranspiration index) or of similar nature which is measurable directly or indirectly through weather index and / or index modelling obtained from any authentic means and as defined in the Policy schedule etc. This policy uses weather parameters as "proxy" for the insured against loss. Payout structures are developed to the extent of losses deemed to have been suffered using the weather indices.

PRODUCT INFORMATION

What does this Policy cover?

The policy shall provide coverage against economic activities impacted by extreme climatic conditions and natural calamities, including but not limited to:

- 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.

TARGET GROUP

All Retail segments across PAN India including group policies. This includes, but is not limited to individuals, co-operatives/federations, banks, corporates, government organizations/departments, and any entity or livelihood exposed to weather-related or satellite-related risks that can be measured using a weather or satellite index or other technology-driven data parameters.

POLICY TENURE

1 day to 5 years (Maximum)

The cover will be based on the below parameters:
Weather Parameters, not limited to

- Rainfall
- Temperature
- Humidity
- Fog
- Air Quality Index
- Wind Velocity
- Sunshine
- Hailstorm
- Cloud Burst

Remote Sensing indices, not limited to:

- Normalized difference vegetation index (NDVI)
- Normalized difference water index (NDWI)
- Land surface water index (LSWI)
- Soil Moisture Content Index
- Soil Adjusted Vegetation Index (SAVI)
- Microwave Backscatter
- Fraction of absorbed photosynthetically active radiation (FAPAR)
- Flood Index
- Drought Index

Occurrence of Natural calamities

Natural calamities are covered, not limited to

- Tsunami,
- Earthquake,
- Hurricanes,
- Tornadoes/Cyclones,
- Wildfires
- Volcanic Eruptions
- Blizzards
- Hailstorms
- Mudslides,
- Floods

ADD ON COVER -INDEX PLUS COVER

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.

Eligibility Criteria:

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:

a. Who has paid the premium and the premium has been debited from their account before occurrence of the insured peril

b. Who have intimated the loss to insurance company within prescribed timeline

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.

SUM INSURED

It will be decided individually for each policyholder at the time of issuing the policy based on the economic values of the risk covered which will be arrived at using factors such as input cost, production cost, probable maximum loss, consequential losses etc. amount set out in the Schedule against each parameter covered in the Policy.

STANDARD EXCLUSIONS:

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:

a. 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.
b. The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of any event leading to diminished agricultural or non-agricultural output/yield, or increased operational costs, howsoever caused, other than on account of a deviation in weather parameters as stated in Part I of the Schedule within a specific geographical location and specified time period.
c. 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.

d. 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, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

e. 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.

This Prospectus

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the Sarv Prachal Bima Kavach document. You must read the policy document to know the insurance cover fully. You can get a copy of the Sarv Prachal Bima Kavach Policy from Our branch or from Our website https://generalicentralinsurance.com. For legal interpretation, the policy document will hold.

About Our Company

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the ‘Great Place to Work’ certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

For Any claims related enquiries, please contact us at the following address Email- GCInonmotorclaims@generalicentral.com

Call us at 1800-220-233(toll free), 1860-500-3333, 022-67837800

Generali Central Insurance Company Limited,

Corp. and Regd. Office: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083

CIN: U66030MH2006PLC165287

Care Line:- 1800-220-233 (toll free), 1860-500-3333, 022-67837800

Fax: 022-4097 6900 | Email: gcicare@generalicentral.com

Website: https://generalicentralinsurance.com (IRDAI Regn. No.: 132)

Redressal of Grievance

In case of any grievance the insured person may contact the company through
Website: https://generalicentralinsurance.com Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: gcicare@generalicentral.com
Courier: Grievance Redressal Cell, **Generali Central Insurance Company Limited**
Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607
Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.
If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GCIGRO@generalicentral.com or call at: 7900197777
For updated details of grievance officer, kindly refer the link generalicentralinsurance.com/customer-service/grievance-redressal
If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.
Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - https://bimabharosa.irdai.gov.in/

SECTION 41 OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs Rupees.

Generali Central Insurance Company Limited (**Formerly known as** Future Generali India Insurance Company Limited) | **Registered Office:** Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** https://generalicentralinsurance.com | **Email ID:** gcicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800