

Policy Wording – Crop Insurance Policy - Yield Based (MNAIS)

I. 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 Bharti AXA 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 as stated in the Schedule as consideration for such insurance during the period stated in the Schedule

II. Definitions:

1. **"Company"** means, the Bharti AXA General Insurance Company Limited
2. **"Insured"** means, the person or entity whose name specifically appears as such in the schedule to this policy and the Insured Member for whose benefit the policy or certificate of insurance is issued.
3. **"Insured Person"** means, the person/s who are incorporated in the schedule for the purpose of insurance coverage.
4. **"Bank"** means, a bank licensed under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.
5. **"Policy"** means, the Policy booklet, the Schedule, Certificates of Insurances, and any applicable endorsement as may be issued by the Company. The Policy contains details of the extent of cover available to the insured, type of cover, the exclusions applicable and conditions etc in respect of the same.
6. **"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 for the purpose of risk coverage
7. **"Policyholder"** means, the person(s) or the entity named in the Schedule to this Policy and who is - responsible for payment of premium(s).
8. **"Sum Insured"** means, and denotes the amount of cover available, as stated in the Schedule attached to the Policy. This is the maximum amount that the company will pay in all, towards all claims, under this Policy in respect of the entire policy period irrespective of number of claims. In case of policies covering number of beneficiaries, the sum insured set forth against each of them shall be separately applicable.
9. **"Proposal"** means, any signed document containing questionnaires, declarations, written statements and any other information in addition thereto, supplied to the company by insured or on insured's behalf which shall be the basis of this insurance contract.

10. **"Schedule"** means, the latest Schedule issued by the company as part of insured's Policy in respect of specific contract and risk. It provides details of the sum insured, Crop, risk location address, specific perils covered and also other terms related to particular contract.
11. **"Endorsement"** means, any alteration made to the Policy or schedule that is agreed to, by the Company in writing.
12. **"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.
13. **"Deductible"** means, the amount of loss which the insured shall first bear on agreed percentage basis of each and every loss or first fixed amount of each loss caused by any insured peril and the company shall only be liable for any amount in excess of the said loss amount.
14. **"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.
15. **"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 organisation(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 or any activities coming under the purview of Unlawful Activities Prevention Act, 1967 and defined so.
16. **"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.
17. **"Crop"** means, the variety of seed and/ or plants the Insured cultivates, as the Schedule to this Policy.
18. **"Sowing"** means, to scatter or spread or throw of seeds around or over the ground for growing plant or crop.
19. **"Planting"** means, to place or set seeds or seedlings in the ground to grow.
20. **"Harvesting"** means, the act or process of gathering the crop after it attains maturity.
21. **"Crop Plan"** means, a detailed statement 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 hectare/acre) planted, the sowing date, the emergence

date, the average yield expected per hectare/acre, the value per ton of harvested Crop and the sum insured for this Crop.

22. **"Defined area or Unit area of insurance"** means, the specified area of cultivation in respect of the Notified Crop under the Policy.
23. **"Insured Area"** means, the area under cultivation which is covered under the Policy.
24. **"Notified Crop"** is the Crop which is selected for the insured season in the Defined Area as finalized by the Government authority for the crop insurance.
25. **"Crop Cutting Experiments"** (CCE) means the crop experiments that are undertaken for determining the percentage recovery in the form of dry grains or the marketable form of the produce. These experiments comprise of (i) identification and marking of experimental plots of a specified size and shape in a selected field on the principle of random sampling, (ii) threshing the produce and (iii) recording of the harvested produce.
26. **"Actual Yield"** (AY) means yield per hectare/acre 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 within policy period under policy.
27. **"Level of Indemnity"** means the percentage of indemnity as specified in the Schedule to this Policy which is considered while arriving at the Sum Insured under the Policy. This is applied on Threshold yield.
28. **"Threshold Yield or Guaranteed yield"** means, the expected yield for a Crop cultivated on the insured Area. It is calculated as the moving average based on the past three year's average yield or five years average yield, depending on the Crop. (This is applicable in respect of Government Schemes)
29. **"Stipulated Harvest"** means the agreed yield or recovery of the Crop in the form of dry grains or the marketable form of the produce which is expected from per unit of the defined Area. (This is applicable in respect of Non-Government Schemes)
30. **"Stipulated Price"** means the expected price per unit weight of the Stipulated Harvest which can be realized upon harvesting of the Crop in the Insured Area. (This is applicable in respect of Non-Government Schemes)
31. **"Minimum Support Price"** means the minimum price fixed by the Government of India or the State Government for purchase of Notified Crop. This price is fixed by the Government to provide protection to agricultural producers against any sharp drops in prices.
32. **"SLCCCI"**: State Level Coordination Committee on Crop Insurance, constituted by the respective State/UT Government.

III. 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 the Shortfall in Yield as stated in the Policy, resulting from natural fire, lightning, storm, hailstorm, cyclone, typhoon, tempest, hurricane, tornado, flood, inundation, landslide, drought, dry spells and pests/ diseases in respect of crop covered if such shortfall 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 to sow the crop (as decided by the SLCCI at the time of notification) in an insured area 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.

Subject to the maximum of 25% of the SI specified in the policy in the manner specified.

The entire 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 respect of such area.

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 in the event of occurrence of cyclone perils in coastal areas, resulting in damage to harvested crop lying in the field in cut and spread condition, provided always that,

1. a period of not more than 14 days has elapsed after the harvest of the crop.
2. coverage is available only for those crops, which are allowed to dry in the field after harvesting.
3. harvested crop bundled and heaped at a place before threshing is excluded from cover under this section
4. subject to the maximum sum insured in the schedule to this policy in the manner specified

IV. General Exclusions:

The Company is not 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 or yield resulting from:

1. The burning of the crop by order of any public authority or subterranean fire.

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2. Consequential loss whether or not caused by a peril covered under the Policy.
3. Malicious, willful act or gross negligence of the Insured or any of their representative(s) or employee(s).
4. Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts of harvesters and/or tractors.
5. Instances where recognized good farming and appropriate harvesting practices have not been followed. (Farming or Harvesting practices in deviation to general practices followed in the same district with regard to same crop and general recommendations of Department of Agriculture)
6. Controllable diseases, weeds and/or controllable insect infestations.
7. Theft / clandestine sale of the Crop.
8. Intentional destruction of the Crop.
9. Poor Crop stand due to defective seed or sampling.
10. Action of birds and animals.
11. Loss occurring prior to the Policy Period.
12. Loss or damage due to or contributed to by the Insured - whereby the risks hereby insured against are unnecessarily increased;
13. Any peril not specifically covered under the Policy.
14. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
15. Any damage to harvested crops (except as specifically provided above and in policy schedule specifically) and crop in transit.
16. Any Crop which has been harvested prior to inspection by company nominated loss assessor or without the consent of the Company upon happening of a claim.
17. Loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion, loot or pillage in connection therewith.
18. Any loss to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to or arising from ionizing radiation or

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contamination by radioactivity from any nuclear fuel or from any nuclear waste or the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component, any other industrial pollution.

19. Unless specifically mentioned in the policy schedule, any expenses whatsoever incurred by an Insured Person in connection with or in respect of any loss, howsoever caused.

20. This insurance does not cover losses caused by earthquake, mudflow, earth sinking, earth rising and /or volcanic activity.

21. This policy does not cover losses due to breakdown of irrigation equipment or part thereof.

V. Basis of Sum insured:

For Government Schemes:

Sum Insured is equal to the value of the Threshold Yield of the Crop multiplied by level of indemnity. The Threshold Yield value is calculated as under:

Value of Threshold Yield = Threshold Yield in applicable quantity x MSP (Minimum Support Price)

Threshold Yield =

Insured Area in acre/hectare x Average Yield in applicable quantity per acre/hectare

For Non-Government Schemes:

Sum Insured = Overall yield in applicable quantity x Stipulated Price x level of indemnity

Overall yield =

Insured Area in acre/hectare x Stipulated harvest in applicable quantity per acre/hectare.

VI. Basis of assessment of claims:

Insofar as it relates to loss or damage to the crop cultivated in the Insured Area as specified in schedule to the policy, during the Policy Period, with regard to which the Insured shall make a claim for losses arising out of perils covered under this Policy, the basis upon which the company shall assess the claim shall be as follows:

$$\text{Indemnity} = \frac{\text{Shortfall in yield}}{\text{Threshold Yield}} \times \text{sum insured}$$

Where,

Shortfall in yield = Threshold Yield/Overall Yield as agreed – Actual yield for the Insured Area in respect of crop covered

VII. Claim procedure:

Upon the happening of any event giving rise to a claim under this Policy, the Insured shall,

1. Give the Company immediate notice of the occurrence of the loss. In any case not later than 30 days after the expiry of the policy and a detailed statement in writing as per the Claim Form and any other material particular relevant to the making of the claim shall be submitted within 90 days of the expiry of the policy.
2. Give the Company written notice within 24 hours after the occurrence of the loss in the prescribed format. It shall be a condition precedent to the payment of any indemnity that, the Insured makes available to the Company, any and all information requested by the Company and allows the access to authorized representative of the Company or loss assessor deputed by the Company to verify and substantiate the total production of the Crop insured under this Policy. The Insured shall be required to furnish the following claim documents for or in support of a claim under the Policy:
 - Duly completed claim form
 - Land records as per Government norms
 - Certificate from certifying agency nominated by Government or authorized by the Company with regard to crop grown and also the loss suffered
 - Copy of Certificate of Insurance.
 - Any other documents as may be required depending upon the nature of loss including but not limited to photographs etc

VIII. General conditions:

1. Notice:

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, registered post with acknowledgement due 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 of the company.

2. Mis-description &/or Fraudulent claims:

This Policy shall be null and void and all premium paid by the insured / insured person shall be forfeited in the event of misrepresentation, misdescription, concealment or non-disclosure of any material information, untrue or incorrect statements in the proposal form, personal statement,

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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 insured's behalf to obtain any benefit under this Policy.

3. Material Change in Circumstances:

Insured / insured person must inform the company as soon as reasonably possible, of any change in information provided to the Company regarding insured, landholding details, *crop etc.*

In case of such alteration or changes made and not accepted by the Company in writing, all covers/benefits under this Policy shall cease.

4. Cancellation:

The Company may at any time cancel this Policy, by giving 15 days notice in writing thr'o registered post with acknowledgment due, to the Insured at insured's last known address, in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired policy period from the date of the cancellation, provided no claim has been lodged under the policy.

The insured may also give notice in writing to the company for the cancellation of the policy, in which case the company shall retain the premium as per the following table

Risk Period	Premium to be Retained by company	Premium to be Refunded to Insured
Upto 10% of policy period	25% of the Policy Premium	75% of the Policy Premium
Above 10% of policy period up to 25% of policy period	50% of Policy Premium	50% of Policy Premium
Above 25% of policy period up to 50% of policy period	75% of Policy Premium	25% of Policy Premium
Above 50% of policy period	100% of Policy Premium	NIL

5. Arbitration:

If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to 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 3 arbitrators, comprising of 2 arbitrators, 1 to be appointed by each of the parties to the dispute/difference and the 3rd arbitrator to be appointed by 2 such 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 herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is understood, however, that the Insured shall have the right at all times during currency of the Policy to communicate only with the policy issuing office in all matters pertaining to this insurance.

6. Protection of Policy Holder's Interest:

In the event of a claim, if the same is found admissible under the Policy, the Company shall make an offer of settlement or convey the rejection of the claim within 30 days of receipt of all relevant documents and Investigation/ Assessment Report wherever the same are required. In case the claim is admitted, the claim proceeds shall be paid within 7 days of receipt of acceptance of offer.

7. Insurable Interest:

During the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated as specified in the Schedule to the Policy. Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of the Insured Person's ownership of the agricultural land and/or crop. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this Policy.

8. Change in Insurable Interest:

Insured/transferee will intimate the transfer of interest to the Company. In case, such transfer of interest is not accepted by the Company in writing, all covers under this Policy shall cease.

9. Contribution

If, any claim arises and if there exists any other Insurance covering the same loss/liability, compensation, costs or expenses etc, the insurer will pay only their ratable proportion of the claim.

10. Disclaimer:

It being 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 the disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder

11. Renewal Notice:

The company shall not be bound to accept any renewal premium nor give notice. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the original proposal or declaration herein before mentioned and that nothing is known to the insured that may result to enhance the risk of the company.. No renewal receipt shall be valid unless it is on the printed form of the company and signed by an authorised official of the company.

12. Agreed Bank Clause:

This clause shall be applicable in case the property covered under the Policy are hypothecated with the Bank in any way. For the purpose of hypothecation/Mortgage and for the applicability of this clause, the Bank shall mean the first named Financial Institution/ Bank named in the policy. 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 and such part of any money 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 by the Bank shall be a complete discharge of the Company thereof 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 given or served to the insured and/or 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 any of the rights of the Bank to recover the full amount of any claim it may have, on other parties Insured hereunder.

(e) It is further agreed that, whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy, 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.

13. Limitation Period:

(a) In no case whatsoever, shall the Company be liable for any loss or damage after the expiry of 12 months from the date on which the claim under this Policy is made or the intimation is given by the Company to the Insured calling for documents and if the Insured fails to produce or deliver such documents or details as may be required by the Company in connection with the processing of the claim, unless the claim is the subject matter of any pending action or arbitration.

It being 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 the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

14. Reasonable Care:

The insured shall take all reasonable steps to safeguard the interests of the insured property against loss or damage that may give rise to a loss/claim.

15. Observance of terms and conditions:

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 the Company to make any payment under this Policy.

16. Records to be maintained:

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such records as may be required at any point of time. The Insured shall within one month after the expiry of the Policy or on notice in respect of claim, furnish such information as the Company may require.

18. Notice of charge etc:

The company is not under obligation to take note of any trust, assignment, lien or similar charge on or relating to the policy. However, any payment by the company to insured or legal representative or bank shall be binding on all concerned and shall be considered as complete discharge by the company.

19. Special Provisions:

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument attached to this policy and intended to be a part of this policy, shall be deemed to be a part of this Policy and shall have a binding effect accordingly.

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Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument attached to this policy and intended to be a part of this policy, shall be deemed to be a part of this Policy and shall have a binding effect accordingly.

20. Overriding effect of Contents in the Schedule:

The terms and conditions contained in the Schedule shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein.

21. Duties of the Insured on occurrence of loss:

On the occurrence of any loss, within the scope of cover under the Policy, the Insured / Insured member shall allow the Surveyor or any agent of the Company to inspect the lost/damaged crop/properties premises /goods or any other material items which are insured.

If the Insured / Insured member does not comply with the provisions of this Clause or other obligations cast upon under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company."

22. 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 be permitted at all reasonable times to examine into the circumstances or quantum 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 the correctness thereof or the liability of the Company under the Policy.

23. Policy Disputes & Jurisdiction:

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 and Courts in India.

24. Grievances:

In case the insured is aggrieved in any way, the insured may contact the Company at the below given address, during regular business hours either in person or through mail/letter.

Bharti AXA General Insurance Company Limited
 Corporate Office – 1st Floor, Ferns Icon, Survey no.28, Doddanekundi, Bangalore – 560037.
 Website: www.bhartiaxagi.co.in
 Email: customerservice@bharti-axagi.co.in
 Telephone: 080- 49123900

Courier: Policy Issuing Office or Corporate Office

The insured may also approach the grievance cell at its Corporate office with the details of grievance during working hours from Monday to Friday.

If insured is not satisfied with redressal of grievance through one of the above methods, he/she may contact our

Head of customer service
 Bharti AXA General Insurance Company Ltd.
 Survey No.28, First Floor, Doddanekundi,
 Bangalore – 560037.

Further to above, the insured may also approach the nearest ombudsman for resolution of their grievance in respect of below noted points. The contact details of ombudsman offices are as given below.

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

LIST OF INSURANCE OMBUDSMEN

Office of the Ombudsman	Areas of Jurisdiction	Name of the Ombudsman and Office Address
AHMEDABAD	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@qbic.co.in

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BENGALURU	Karnataka	Shri. M. Parshad (Ombudsman) 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: bimalokpal.bengaluru@gbic.co.in
BHOPAL	Madhya Pradesh & Chhattisgarh	Shri. R K Srivastava (Ombudsman) Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.)-462023 Tel.: - 0755-2569201, Fax : 0755-2769203 Email: bimalokpalbhopal@airtelmail.in
BHUBANESHWAR	Orissa	Shri. B. N. Mishra (ombudsman) Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
CHANDIGARH	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	Shri Manik Sonawane (Ombudsman) Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
CHENNAI	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Shri Virander Kumar 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: bimalokpal.chennai@gbic.co.in
NEW DELHI	Delhi	Smt. Sandhya Baliga (Ombudsman) Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237539 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in
GUWAHATI	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in
HYDERABAD	Andhra Pradesh, Karnataka and UT of Yanam – a part	Shri. G. Rajeswara Rao (Ombudsman) Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court",



redefining /
general insurance

	of the UT of Pondicherry	Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
JAIPUR	Rajasthan.	Shri. Ashok K. Jain (Ombudsman) Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in
ERNAKULAM	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in
KOLKATA	West Bengal, Bihar, Sikkim, Jharkhand, Andaman & Nicobar Islands.	Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in
LUCKNOW	Uttar Pradesh and Uttaranchal	Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
MUMBAI	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in
PUNE	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in

IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation

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Policy Wordings – Crop Insurance Policy – Yield Based (MNAIS)

UIN :

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