

POLICY DOCUMENT: PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

PREAMBLE

ICICI Lombard General Insurance Company Limited ("the Company"), having received a proposal and the premium from the policyholder/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 the Company 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 the Company 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 upon which one or more benefits become payable under this Policy, Sum Insured/ claim amount subject to the terms and conditions of the Policy and the applicable State or Central Operational Guidelines for PMFBY will be paid by the Company.

PART I OF THE POLICY – SCHEDULE

Policy No. :

Issued at:

Stamp Duty:

1. Name of the Policy Holder:
2. Name of the Proposer:
3. Mailing Address of the Policy Holder:
4. Contact No. of the Policy holder:
5. Bank / Financial Institution:
6. Name of the Insured:
7. Name of the Father of the Insured:
8. Mailing Address of the Insured:
9. Contact No. of the Insured:
10. Address and Description of land under Crop cultivation:
11. Khasra Number of land:
12. Bank Account Details:
 - Bank Account Number:
 - Bank Name:
13. Policy Period:
 - Start Date & Time:
 - End Date & Time:

14. Coverage details:

- State where cover is being offered:
- Season:
- District:
- Tehsil:
- Notified Area:
- Crop Covered:
- Threshold Yield :
- Units of land covered :
- Level of Indemnity:
- Sum Insured:
- Farmer Share:
- State Subsidy:
- Central Subsidy:
- Total Premium:

15. Insured details:

S. No	Category of Farmers	No. of farmers	Area	Total Sum Insured (Rs.)	Total Premium (Rs.)
1	Small & Marginal Farmers				
2	Other farmers				
	Total				

16. Total Sum Insured:

17. Premium:

- Total Premium (Rs.)
- Premium paid by Farmer (Rs.)
- Premium paid by State Government (Rs.)
- Premium paid by Central Government (Rs.)

For complete details on terms and conditions governing the coverage, please read PART II and PART III of the Policy Schedule. This document is to be read with PART II and PART III of the Policy Schedule.

For ICICI Lombard General Insurance Company Limited,

Authorized Signatory

Toll-free number: 1800 2666

Insured may also write to the Company at the following address:

ICICI Lombard General Insurance Company Limited

ICICI Lombard House, 414, Veer Savarkar Marg,

Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Board No: +9161961100, Fax: +9161961323

E-mail:customersupport@icicilombard.com

PART II OF THE POLICY - SCHEDULE

1. DEFINITIONS:

"Actual Yield" (AY) means yield per unit of the Crop calculated on the basis of requisite number of Crop Cutting Experiments in the insured season, for Defined Area that corresponds with the Policy Period.

"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.

"Company" means the ICICI Lombard General Insurance Company Limited.

"Crop Covered" means the variety of seed and/ or plants the Insured cultivates, as described in the Schedule to this Policy and eligible for cover under the applicable State or Central Operational Guidelines.

"Crop Cutting Experiments" 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.

"Defined Area" means the specified area of cultivation for the Crop notified by the Government under the Policy.

"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.

"Insured" means person(s)/ entity (ies) whose name(s) specifically appears as such in Schedule to this Policy. All farmers (loanee or non loanee) including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage

"Insurance Unit" or "Notified Unit" or "Notified Insurance Unit" means the specified area of cultivation for the Crop notified by the Government under the Policy.

"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.

"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.

"Notified Area" or "Insured Area" means the area under cultivation which is covered under the Policy and which is specifically mentioned in the Schedule to the policy.

"Notified Crop" is the Crop which is selected for the insured season in the Defined Area as selected by the Government authority for the crop insurance with the consent of the Company and which is specifically mentioned in the Schedule to the Policy.

"Operational Guidelines" shall mean and include the operational guidelines issued by Government of India and where separately notified by a State Government, the operational guidelines issued by the State.

"Policy Period" shall mean the period commencing from the Policy Start Date and time and ending on Policy End Date and time as specifically appearing in the Schedule to this Policy.

"Policy" includes the Policy booklet, the Schedule, any extension and applicable endorsements under the Policy. The Policy contains details of the extent of cover available to the Insured, the exclusions under the cover and the terms and conditions of the issue of the Policy.

"Policy Holder" means the person(s) or the entity named in the Schedule to this Policy who executed the Policy and is (are) responsible for payment of premium(s).

"Schedule" means the schedule, and any annexure to it, attached to and forming part of this Policy.

"Scheme" means "Pradhan Mantri Fasal Bima Yojana (PMFBY)", including any modifications thereto, that has been approved and launched by Government of India.

"State Level Coordination Committee on Crop Insurance (SLCCCI)" means the entity mandated by the respective State Government to oversee the implementation of PMFBY.

"Sum Insured" means the amount as stated in the Schedule to this Policy which shall represent the Company's maximum liability for any and all claims incurred for a unit of the Insured Area, under the Policy.

"Total Sum Insured" means the amount as stated in the Schedule to this Policy which shall represent the Company's maximum liability for any and all claims incurred under the Policy.

"Terrorism" means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

"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.

"Threshold Yield" means per unit expected yield for a Crop cultivated on the Defined Area. It is calculated as

Threshold Yield = Average of historic yield for the number of years prescribed in the prevailing scheme guidelines * Level of Indemnity

Calamity year(s) declared by concerned Government/competent authority mandated by the Government would be excluded while calculating Threshold Yield.

2. SCOPE OF COVER:

The Scope of Cover shall be as defined in the Operational Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) and any modifications in the same shall be applicable.

Section I – Prevented / Failed Sowing and Prevented Planting / Germination Claims

The Company hereby agrees, subject to the terms, conditions and exclusions contained herein and in the Operational Guidelines, or otherwise expressed herein, to compensate the Insured in case of widespread incidence of eligible risks (deficit rainfall or adverse seasonal conditions) affecting crops in more than 75% of area sown in a notified unit at early stage leading to total loss of crop or the insured being not in a position to either sow or transplant the crop.

State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing / Planting conditions with approximate areas in percentage of the unit.

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

Section II – Standing Crop

The Company hereby agrees, subject to the terms, conditions and exclusions contained herein and in the Operational Guidelines, or otherwise expressed herein, to compensate the Insured for Shortfall in Yield as stated in the Policy, resulting from non- preventable risks, viz. Drought, Dry spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado, if such deviation is as stated in coverage and within the Insured Area and Policy Period, subject to the maximum Sum Insured specified in the Schedule to this Policy in the manner specified.

Section III- Post-Harvest Losses

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained herein and in the Operational Guidelines, or otherwise expressed herein, to compensate the Insured on individual plot basis post assessment of yield loss, subject to the maximum Sum Insured specified in the Schedule to this Policy in the manner specified, in case of occurrence of cyclone, cyclonic rains and unseasonal rains throughout the country resulting in damage to harvested crop lying in the field in 'cut and spread' condition up to maximum period of two weeks (14 days) from harvesting for sole purpose of drying.

If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, the insured (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered post-harvest loss and would be eligible for compensation.

Section IV – Localized Calamities

The Company hereby agrees, subject to the terms, conditions and exclusions contained herein and in the Operational Guidelines, or otherwise expressed herein, to compensate the Insured at individual farm level due to crop losses due to occurrence of localized perils/ calamities viz. Landslide, Hailstorm and inundation affecting part of a notified unit or a plot, subject to the maximum Sum Insured specified in the Schedule to this Policy in the manner specified.

If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, the insured (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localized loss and would be eligible for Compensation.

3. EXCLUSIONS:

The Company shall not be liable to make any payment under this policy in connection with or in respect of any expenses whatsoever incurred by any insured in connection with or in respect of any losses to crop caused by or resulting from war and nuclear risks, malicious damage and other preventable risks

The Company shall not be liable to make any payment under this policy with or with respect to any expenses incurred by any insured in connection with or in respect of any loss, howsoever caused, other than on account of losses to crop within a specific geographical location and specified time period as enumerated in the Operational Guidelines, even if such loss results in diminished agricultural output or yield.

4. BASIS OF SUM INSURED / COVERAGE LIMIT

Sum Insured per unit for both loanee and non-loanee farmers will be same and equal to the Scale of Finance as decided by the District Level Technical Committee, and would be pre-declared by SLCCCI and notified. No other calculation of Scale of Finance will be applicable. Sum Insured for each insured is equal to the Scale of Finance per unit multiplied by area of the notified crop proposed by the insured for insurance. Sum insured for irrigated and un-irrigated areas may be separate.

5. BASIS OF ASSESSMENT OF CLAIMS

The Basis of Assessment of Claims shall be as defined in the Operational Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) and any modifications in the same shall be applicable.

5.1 Wide Spread Calamities (based on season-end yield)

If 'Actual Yield' (AY) per unit of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. Individual assessment of the field of the Insured (s) would not be required under such claims.

5.2 Claims due to Mid-Season Adversity

The Company hereby agrees, subject to the terms, conditions and exclusions contained herein and in the Operational Guidelines, or otherwise expressed herein, to provide immediate compensation to the insured in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Threshold yield.

This provision is invoked by the State Government through damage notification based on the proxy Indicators. The provision could be invoked for a specific crop or group of crops in Notified Insurance Unit, depending on fulfillment of laid down conditions in Operational Guidelines.

Insurance company may decide the quantum of likely losses and the amount of payment based on the joint survey of Insurance Company and State Government officials.

5.3 Prevented / Failed Sowing and Prevented Planting / Germination Claims

Notified Insurance Units will be eligible for "Prevented Sowing/ Planting" pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of deficit rainfall or adverse seasonal conditions.

State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing / Planting conditions with approximate areas in percentage of the unit.

5.4 Post-Harvest Losses

If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, the insured (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered post-harvest loss and would be eligible for compensation.

Percentage of loss would be arrived at by requisite percentage of sample survey (as decided the Joint Committee) of affected area by the insurance company.

5.5 Localized Risks

If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, the insured (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localized loss and would be eligible for compensation.

Percentage of loss would be arrived at by requisite percentage of sample survey (as decided the Joint Committee) of affected area by the insurance company.

6. CLAIM PROCEDURE

The Claim Procedure and loss assessment shall be as per the terms and conditions defined in the Operational Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) and any modifications in the same shall be applicable.

6.1 Wide Spread Calamities (based on season-end yield)

If 'Actual Yield' (AY) per unit of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. Individual assessment of the field of the Insured (s) would not be required under such claims.

6.2 Claims due to Mid-Season Adversity

Only those insured would be eligible for financial support under this cover who have paid the premium / the premium has been debited from their account before the damage notification by the state government invoking this provision for compensation.

Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims. If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

6.3 Prevented / Failed Sowing and Prevented Planting / Germination Claims

The Lump sum payout under this cover would be limited to 25% of the sum insured specified in the Schedule to this Policy in the manner specified.

Insurance Cover would terminate for the affected crop in a Notified Insurance Unit once a claim under this section is invoked and the Affected Insurance Unit / Crop would not be eligible for area yield based claim calculated at the end of the season.

6.4 Post-Harvest Losses

Intimation by the Insured is to be done within 48 hours either directly to the insurance company, concerned bank, local agriculture department, government/district officials or through toll free number (Centralized dedicated Toll Free Number for claim intimation/ intimations can be redirected to respective Insurance Companies through backend) to the insurance company. First mode of intimation will be centralized Toll Free Number. In absence of such a facility, the report can be given to banks or Government officials and the same would be forwarded/ intimated to the insurance company immediately. The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

Duly filled Claim form along with all relevant documents is requisite for payment of claims. Local newspaper cutting and any other available evidence to substantiate occurrence of loss event and severity of the loss, if any is also required.

If the claim on area approach (based on Actual Yield data) is more than the claims of the Post-Harvest losses, the difference in claims will be payable to the affected insured. If claim for Post-Harvest is higher, no recovery will be applicable from the affected insured.

6.5 Localized Risks

Intimation by the Insured to be done within 48 hours either directly to the insurance company, concerned bank, local agriculture department, government/district officials or through toll free number (Centralized dedicated Toll Free Number for claim intimation/ intimations can be redirected to respective Insurance Companies through backend) to the insurance company. First mode of intimation will be centralized Toll Free Number. In absence of such a facility, the report can be given to banks or Government officials and the same would be forwarded/ intimated to the insurance company immediately. The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

Duly filled Claim form along with all relevant documents is requisite for payment of claims. Local newspaper cutting and any other available evidence to substantiate occurrence of loss event and severity of the loss, if any is also required. Evidence of crop loss through capturing pictures using mobile application, if any is also required.

If the payout under area approach (based on Actual Yield data) is more than localized losses, the higher claims of two will be payable to insured.

PART III OF THE POLICY SCHEDULE

STANDARD TERMS AND CONDITIONS:

1. Incontestability and Duty of Disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

2. Reasonable Care

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

3. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement of this Policy and the Operational guidelines 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.

4. Material change

The Insured shall immediately notify the Company in writing of any material change in the risk, in relation to the question in the proposal form and the declaration, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.

5. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.

6. No constructive Notice

Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

7. Notice of charge etc.

The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

8. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Policy, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

9. Duties of the insured on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:

- a) Forthwith file/submit a Claim Form in accordance with 'Claim Procedure' Clause as provided in Part II of the Policy.
- b) Allow the surveyor or any agent of the Company to inspect the lost/damaged properties premises /goods or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.
- c) Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under 'Rights of the Company on Happening of Loss or Damage' Clause as provided in this Part.
- d) Not abandon the insured property/item premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the surveyor or the loss assessor.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured 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.

10. Rights of the Company

On the happening of loss or damage, or circumstances that have given rise to a claim under this Policy, the Company may:

- a) Enter and/or take possession of the Insured Area and / or Crop cultivated, where the loss or damage has happened
- b) Keep possession of any such Insured Area and examine, sort, arrange, remove or otherwise deal with the same; and,
- c) Sell any such Crop or dispose of the same for account of whom it may concern. The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at the option of the Company.

11. Right to inspect

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

12. Position after a claim

The Insured shall not be entitled to abandon any Crop/ Insured Area, whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the Policy Period shall stand reduced by the amount of the compensation.

13. Condition of Average

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

14. Contribution

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

15. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

16. Cancellation/Termination

The Company may at any time, cancel this Policy on grounds like fraud, moral hazard or misrepresentation, by giving 15 days' notice in writing by Registered post Acknowledgment Due post to the Insured at his last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

The Insured may also give 15 days' notice in writing, to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of notice cancel the Policy and refund the premium for the period this Policy has been in force as per the short period refund grid:

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Up to 3 month	50% of premium
Up to 6 months	25% of premium
Exceeding 12 months	Nil

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

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

Notwithstanding anything contained herein or otherwise stated, any request of cancellation shall be confirmed by Financial Institution (s) whose name appears in Part I of the Policy.

17. Policy Disputes

It has been agreed between the parties that any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with the dispute resolution mechanism described in the Operational Guidelines and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

18. Option for Change of Crop name

If the Insured changes the crop planned earlier, he should intimate the change to the Company, at least 30 days before cut-off-date for buying insurance or sowing, through financial institution/channel partner/insurance intermediary/directly, as the case may be, along with difference in premium payable, if any, accompanied by sowing certificate issued by the concerned village/sub district level official of the State.

19. Renewal notice

The Company shall not be bound to give notice that a renewal is due. 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 proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given unless intimated to the Company and accepted by it in writing. 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.

20. Notices

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

In case of the Insured, at the address specified in Part I of the Policy.

In case of the Company:

ICICI Lombard General Insurance Company Limited
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi
Mumbai 400 025
Board No : +9161961100 Fax: +9161961323

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.

21. Customer Service

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

22. Grievances

In case the Insured is aggrieved in any way, Insured should do the following

- i. For resolution of any query or grievance, Insured may contact the respective branch office of The Company or may call us at toll free no. 1800 2666 or email us at customersupport@icicilombard.com or write to us at

Grievance Redressal Officer

ICICI Lombard General Insurance Company Ltd.

ICICI Lombard House, 414, Veer Savarkar Marg,

Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025.

- ii. If Insured is not satisfied with the resolution provided, Insured may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section).

- iii. In case the Insured's complaint is not fully addressed by the insurer, Insured may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDA. Through IGMS Insured can register his/its complaint online and track its status. For registration please visit IRDA website www.irda.gov.in. If the issue still remains unresolved, Insured may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The details of Insurance Ombudsman are available below:-

CONTACT DETAILS	JURISDICTION
AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU 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	Karnataka.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex,	States of Madhya Pradesh and Chattisgarh.

2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market, Bhopal – 462 033. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@gbic.co.in	
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461 / 2596455 Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861 / 2706468 Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668 / 24335284 Fax:- 044-24333664 Email:- bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532 Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in	State of Delhi

KOCHI Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulum - 682 015. Tel.:- 0484-2358759/2359338 Fax:- 0484-2359336 Email:- bimalokpal.ernakulum@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
GUWAHATI 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	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-65504123/23312122 Fax:- 040-23376599 Email:- bimalokpal.hyderabad@gbic.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363 Email:- bimalokpal.jaipur@gbic.co.in	State of Rajasthan.

KOLKATA Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel.:- 033-22124339 / 22124340 Fax:- 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in	States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW 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	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulampur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106928/360/889 Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Gautam Budh Nagar, Noida Email:- bimalokpal.noida@gbic.co.in	States of Uttaranchal and the following Districts of Uttar Pradesh:. Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Email:- bimalokpal.patna@gbic.co.in	States of Bihar and Jharkhand.
PUNE Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -32341320 Email:- bimalokpal.pune@gbic.co.in	States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on IRDA website: www.irdaindia.org, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, website of the Company www.icicilombard.com or from any of the offices of the Company

ENDORSEMENT APPLICABLE TO THE POLICY

E1: AGREED BANK CLAUSE

It is hereby declared and agreed:-

- 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 monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as agents for such other parties.
- That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the Policy.

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 manner arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.