

Reliance Crop Protect Policy

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 Reliance 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 stated in the Schedule as consideration for such insurance during the period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy.

Operative Clause

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed herein, to compensate the Insured/ Insured Person (s) against loss or damage sustained due to operation of any of the Contingencies, specified in the Schedule to the Policy to the extent and in the manner specified therein and further subject to a maximum of the Sum Insured as specified in the said Schedule to this Policy.

Definitions

"Actual Yield" (AY) means yield per hectare 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 with in policy period under policy.

"Bank" means an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

"Basis of Sum Insured"

i. For Government subsidized scheme

a. In case of Loanee Farmers

Sum Insured would be at least equal to the amount of crop loan sanctioned/advanced, which may extend up to the value of the threshold yield of the insured crop at the option of insured farmer. Where value of the threshold yield is lower than the loan amount per unit area, the higher of the two is the Sum Insured, where value of Threshold Yield is as defined below.

Value of Threshold yield = Notional Threshold Yield x Minimum Support Price (MSP) of the current year

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b. In case of Non – Loanee Farmers

Sum Insured would be equal to the **value of Threshold yield** of the insured crop

Value of Threshold yield = Notional Threshold Yield x Minimum Support Price (MSP) of the current year

However, on payment of additional premium, the farmer can opt for with higher coverage. sum insured above 100% and up to 150% of the value of average yield of the notified area.

ii. For other than Government subsidized scheme

Sum insured shall be as per the cropping plan which is attached as part and parcel of the policy.

The formula used is as follows:

Sum Insured = Overall yield x Level of Indemnity x Stipulated price

Where, Overall yield = Insured area x Stipulated harvest

“Basis of Assessment of Claims “

In so far as it relates to loss or damage to the Crop Cultivated as specified in the Schedule to the Policy, with regard to which the Insured shall make a claim under this Policy, the basis upon which the Company shall assess the claim shall be as follows:

In the event that, for the defined area and during the time period specified in the Schedule to this Policy, Loss or damage to the insured crop from the insured perils, the benefit payable to the Insured shall be the shortfall in yield and calculated as per the following formula

i. For Government subsidized scheme

Indemnity = Shortfall in Yield

_____ X Sum Insured Where,

Threshold Yield

- Sum Insured is as defined in in Definition of the Wordings to this Policy.
- Shortfall in Yield = 'Threshold Yield — Actual Yield' for the Defined Area

ii. For Other than Government subsidized scheme

Indemnity = Shortfall in Yield/ Overall Yield * Sum insured, where

- Sum Insured is as defined in in Definition of the Wordings to this Policy.
- Shortfall in Yield = Overall Yield — Actual Yield for the Defined Area

Claims related to Prevented Sowing or Planting or Section II, due to widespread incidence of delay in sowing or failure of sown Crop, the Company in consultation with SLCCCI will assess extent

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of claims payable based on the weather / rainfall position, crop, acreage planted and any other parameter as suggested by the SLCCCI.

Localized Calamities - Claims which are not claims for widespread calamities are claims for localized calamities. These are the claims where assessment of fields owned by individual Insured (s) is carried out on a case to case basis to evaluate the extent of loss to the Crop.

Localized calamity of hailstorm or landslide or claims related to Section III – Post Harvest Losses, cost of inputs incurred until time of occurrence of peril, and expected loss in final yield due to peril, will form the basis for claims assessment

"Company" means the Reliance General Insurance Company Limited.

"Crop" means the variety of seed and/ or plants the insured cultivates as mentioned in schedule.

"Crop Cutting Experiments" (CCE) Crop experiments which consist of identification and marking of experimental plots of a specified size and shape in a selected field on the principle of random sampling, threshing the produce and recording of the harvested produce for determining the percentage recovery of dry grains or the marketable form of the produce.

"Cropping Plan" is 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 ha) planted, the sowing date, the emergence date, the average yield per hectare, the value per ton of harvested crop and the sum insured of this crop.

Adding up all sum insured will show the total sum insured of the farm.

"Deductible" The insured shall first bear an agreed percentage of the value at risk at the time of loss at the insured location as specified in the schedule on each and every loss caused by any insured peril and the company shall only be liable for any amount in excess of the said loss amount.

"Defined Area or Unit area of insurance" means specified area for the Notified Crop under the policy.

"Endorsement" Endorsement means any alteration made to the policy which has been agreed to by the company in writing.

"Exclusion" 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.

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"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 the person or entity whose name specifically appears as such in the Schedule to this Policy.

"Insured Person" means the persons who are incorporated in the Schedule for the purpose of insurance coverage.

"Level of Indemnity" means the percentage of indemnity as specified in the Schedule to this Policy.

"Notified Crop" is the crop which is selected for the insured season in the defined area by the insurer or selected by the Government authority for the crop insurance with the consent of the insurer.

"Policy" means the Policy booklet, the Schedule and any applicable endorsement/s. The Policy contains details of coverage, exclusions, terms & conditions of the Policy.

"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.

"Proposal" Proposal means any signed proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to the company by or on behalf of Insured / Insured person.

"Sum Insured" means and denotes the amount of cover available as stated in the Schedule. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.

"Schedule" Schedule includes all its Parts providing detailed description of risk and perils covered

"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.

"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.

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"Threshold yield or guaranteed yield" means yield for a crop in an insurance unit shall be the moving average based on the past three year's average yield or five years average yield as per crop, multiplied by the level of indemnity.

"Sowing" means to scatter or spread or threw seeds around or over the ground for growing.

"Planting" means to place or set seeds or seedlings in the ground to grow.

"Harvesting" means the act or process of gathering the crop after it attains maturity.

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 Shortfall in Yield as stated in the Policy, resulting from natural fire and lightning, storm, hailstorm, cyclone, typhoon, tempest, hurricane, tornado, flood, inundation, landslide, drought, dry spells, pests/ diseases of the Crop 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 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 in sowing or transplanting the Crop in majority of the area (as decided by the SLCCCI at the time of notification) in an Insurance Unit¹ 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 and has incurred expenditure for the same purpose.

Subject to the maximum of 25% of the Sum Insured specified in the Schedule to this Policy in the manner specified.

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 further benefit shall be payable under this Section of the Policy.

¹ Insurance Unit would be a pre-determined area like a village / panchayat/ block / taluka/district.

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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 for occurrence of cyclone in coastal areas, resulting in damage to harvested Crop lying in the field in cut & spread condition, provided always that:

- a period of not more than 14 days has elapsed after the harvest of Crop
- coverage is available only for those crops, which are allowed to dry in the field after harvesting
- harvested Crop bundled and heaped at a place before threshing is excluded under this section.

Subject to the maximum Sum Insured specified in the Schedule to this Policy in the manner specified.

Specific 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 arising out of damage or loss to Crop arising from:

- Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).
- 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.
- Or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof.

General Conditions

1. **Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, 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 / nearest office of the Company.
2. **Mis-description:** This policy shall be void and all premiums paid by the Insured / Insured person shall be forfeited in the event of misrepresentation, mis-description, concealment or non disclosure of any material information.

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3. **Change in Circumstances:** Insured / Insured person must inform the company as soon as reasonably possible, of any change in information provided to the company. In case of such alteration or changes made and not accepted by the company in writing, all covers under this policy shall cease.
4. **Legal Ownership:** During the Period of this Insurance, the Insured shall possess all legal ownership rights with regard to the Insured Property. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her ownership over the Property. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.
5. **Limitation Clause:** - It is 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 disclaimer have been made the subject matter of a suit in court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
6. **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, mis-description 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.
7. **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.
8. **Observance of terms and conditions:** The due observance and fulfilment 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.
9. **Material change:** The Insured shall immediately notify the Company by fax and in writing of any material change in the risk, 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.

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- 10. 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.
- 11. 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.
- 12. Notice of charge:** 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.
- 13. Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.
- 14. Overriding effect of Part II of the Schedule:** The terms and conditions contained herein and in Part II of the Schedule 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 Schedule, 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 Schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable
- 15. Electronic Transactions:** The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.
- 16. Claims procedure:** Claims under the three sections as mentioned under Scope of Cover would be assessed based on the following two criteria:

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Claims Procedure for Widespread Calamities

Once the yield data (i.e. average yield for Insured Area) is received from the State/UT Govt. as per agreement between the Company and Government or mandate from Government to the Company, claims will be worked out and settled by the Company.

The claim amounts along with claim particulars will be released to the individual nodal banks. The Banks at the grass-root level, in turn, shall credit the accounts of the individual farmers and display the particulars of beneficiaries on their notice board.

The Insured is not required to lodge claims individually for such calamities.

Claims Procedure for Localized Calamities

In the context of localized phenomenon viz. hailstorm and landslide the losses would be assessed at individual farmer level. Settlement of such claims will be on individual basis between the Company and the Insured in consultation or as per agreement or mandate from Government.

Insured farmers who experience crop losses due to occurrence of localised perils / calamities as notified by SLCCCI in the insurance unit(s) for the purpose, will give immediate notice to the Company through concerned financial institution /channel partner or directly, within 48 hours along with particulars of Crop and extent and cause of damage.

In case claims settled under localised claims are less than 'Widespread Calamities' claims, only balance claims shall be paid to the Insured. However, if claims settled under Localized Calamities are higher than Widespread Calamity based claims, Insured is not required to refund balance claim.

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 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.

Post-Harvest Losses

In the context of Post Harvest losses due to Cyclone in costal areas the losses would be assessed at individual farmer level. Settlement of such claims will be on individual basis between the Company and the Insured in consultation or as per agreement or mandate from Government.

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Insured farmers who experience crop losses due to occurrence of localised perils / calamities as notified by SLCCCI in the insurance unit(s) for the purpose, will give immediate notice to the Company through concerned financial institution /channel partner or directly, within 48 hours along with particulars of Crop and extent and cause of damage.

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 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.

On Account Payment

In case of adverse seasonal conditions during Crop season, claim amount up to 25 percent of likely claims would be released in advance subject to adjustment against the claims assessed on yield basis, provided that the expected yield during the season is less than 50 percent of normal yield. The criteria for deciding on-account payment of claims shall be decided by the Government.

Claims Documents

The Insured shall be required to furnish the following for or in support of a claim under the Policy, for claims related to localized calamities:

- Duly completed claim form
- Land records as per Government norms
- Certificate from certifying agency nominated by Government or authorized by the Company
- Copy of certificate of insurance
- Two photographs of damaged or loss incurred area of Crop which shows the loss under the Policy.
- Any other document as may be required by the Company.

17. 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.

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- 18. Position after a claim:** The Insured shall not be entitled to abandon any Insured item/property 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 Period of Insurance shall stand reduced by the amount of the compensation.
- 19. 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 ratable proportion of the loss or damage accordingly. Every item, if more than one in the Policy, shall be separately subject to this condition.
- 20. 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 ratable proportion of any loss or damage.
- 21. Arbitration clause:** If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators 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 hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.
- It is understood , however that the insured / insured person shall have the right at all times during currency of the policy to communicate only with the leading or issuing office in all matters pertaining to this insurance.
- 22. 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,
- 23. Cancellation/termination:** The Company may at any time, cancel the policy by giving a 15 days' notice in writing by Registered post acknowledgement due post to the insured at his last known

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address if insured has furnished any misleading/false information on material matter of the contract. The Insured may also give 15 days notice in writing to the company for the cancellation of the this policy, in which case the Company shall retain premium for the period this policy has been in force as per the table given below:

Cancellation Period	Refund
Upto one month	50% of Premium
Up to three months	25% of Premium
Exceeding three months	Nil

A return of premium for the unexpired period is allowed provided no claim has occurred up to the date of cancellation of the policy.

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

- 24. Policy Disputes:** 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. Each party agrees to submit to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.
- 25. Cause of Action / Currency for Payment:** No claim shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India and in Indian Rupees only.
- 26. Customer Service:** If at any time the Insured/ Insured person requires any clarification/ assistance/is aggrieved in any way, the Insured/ Insured Person may contact the policy issuing offices of the Company at its address during normal office hours or the Insured may also contact our customer service desk as mention in the schedule to this policy.
- 27. Grievances:** In case the Insured/Insured Person is aggrieved in any way, the Insured /Insured Person may contact

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Our Website: -

www.reliancegeneral.co.in

Email: -

rgicl.grievances@relianceada.com

Toll free no: -

1800 103 1999

Contact: -

Any nearest Branch office from Monday to Friday in working hours between 9:30 Am to 5:30 Pm.

If you are not satisfied with the redressal of your grievance you may also write us to our head office grievance redressal cell at:-

Reliance General Insurance,
Correspondence Unit, C- 42, Pawane,
T.T.C, Industrial Area, M.I.D.C,
Turbhe, Navi Mumbai,
Maharashtra - 400705 India.

In case you are not satisfied with the decision/resolution of the company you may approach the Insurance Ombudsman at the www.ombudsmanindia.org/www.gbic.co.in. or contact to below given offices:-

Ombudsman offices	
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	Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal – 462 011.	Madhya Pradesh and Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.	Orissa
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017.	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.	Tamil Nadu and Pondicherry
DELHI Office of the Insurance Ombudsman,	Delhi and Rajasthan.

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2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.	
GUWAHATI Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM).	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.	Andhra Pradesh, Karnataka and Union Territory of Yanam
KOCHI Office of the Insurance Ombudsman, 2nd Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.	Kerala and Union Territory of (a) Lakshadweep (b) Mahe
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072.	West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, N.K. Road, Hazratganj, Lucknow-226 001.	Uttar Pradesh and Uttaranchal.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Maharashtra and Goa.

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Reliance WeatherProtect Policy - Policy Schedule

Part I

Policy Issuing Office: Reliance General Insurance Co. Ltd., 570, Naigaum Cross Road, Next to Royal Industrial Estate, Wadala (W), Mumbai - 400031	Policy Servicing Branch Office: <<POLICY SERVICING BRANCH OFFICE>>
<<NAME & CORRESPONDENCE ADDRESS OF THE INSURED>>	
Agency & Code: <<AGENCY & CODE>>	
Policy Number: <<POLICY NO :>>	
In lieu of cover note / proposal no: <<COVER NOTE / PROPOSAL NO :>>	
Date of proposal & declaration: <<DD/MM/YYYY>>	
Name of the Policy Holder/Insured: << Name>>	
Mailing Address of the Policy holder / Insured: << Address>>	
Contact No. of the Policy holder / Insured: << Contact No>>	
Insured's business / occupation: <<BUSINESS / OCCUPATION>>	
Nature / type of business / occupation: <<NATURE>>	
Financial Interest: <<DETAILS>>	
Policy Related Details:	
Period of Insurance: From <<00:00>> hour on: <<dd/mm/yyyy>> To mid-night on: <<dd/mm/yyyy>>	
Policy Tenure: <<NO: OF DAYS / MONTHS / YEARS>>	

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Reliance WeatherProtect Policy - Policy Schedule

Part II

Bank/Financial Institution:	
Sum Insured :	
Level of Indemnity	
Address and Description of land under crop cultivation:	
Crop & variety:	
Insured area (ha):	
Stipulated Harvest (tons/ha):	
Overall yield / Threshold yield (tons):	
Stipulated price:	

Premium Details	Amount (Rs.)
Net Premium	
Total Premium	

(Service Tax Registration No: AABSR 6747 BST 001)**

Consolidated stamp duty paid vide Receipt No. <<RECEIPT NO :>> dated <<DD/MM/YYYY>>

** Not applicable for the State of Jammu and Kashmir

Note: In the event of dishonor of the cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

In witness whereof this policy has been signed at <<LOCATION>> on <<DD/MM/YYYY>>

For any assistance with claims, please contact us on << >> (toll free) and <<>> (local charges apply) or email us at services.rgicl@relianceada.com"

For and on behalf of Reliance General Insurance Company Limited

Authorized Signatory