

'Weather Insurance'**Preamble**

Whereas the Insured (hereinafter called "You/ Yours") named in the Schedule hereto by a proposal and declaration together with any statement, report and/or other document has applied to the SBI General Insurance Company Limited (hereinafter called the 'Company/ We/ Our/ Us') and has paid the premium as consideration for insurance in respect happening of an event upon which one or more benefits become payable under this Policy during the period of Insurance stated in the Schedule.

Scope of Cover

The Company hereby agree, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate You, in the manner specified in the Schedule, against any significant deviation in the specified Weather Index as stated therein, within the specified geographical location and specified time period, subject to a maximum of the Sum Insured stated in the Schedule of this Policy.

Definitions

1. **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 You or on Your behalf.
2. **Policy:** means the Policy wording, the Schedule and any applicable Endorsement or memoranda.
3. **Schedule:** means the latest Schedule issued by the Company as part of Your Policy. It provides details of the level of cover You have.
4. **Endorsement:** means any alteration made to the Policy which has been agreed to by The Company in writing.
5. **Sum Insured:** means the monetary amount of coverage mentioned in the Schedule of the Policy. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.
6. **Insured Person:** means the persons who are incorporated in the Schedule for the purpose of insurance coverage.
7. **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.
8. **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.
9. **IMD:** means the Indian Meteorological Department, Government of India including its network of Regional Meteorological Centres, Meteorological Centres and Observatories and other such Weather Stations (conforming to IMD norms) which collaborate with IMD in observing, recording and storing weather data.
10. **Weather Index:** means the mathematical concept on the basis of which Policy is issued. Weather Index would be constructed with any one or a combination of the following

weather parameters (this will be specified for each individual Policy under section "Coverage Details" in the Schedule):

- a. Precipitation
 - b. Temperature
 - c. Humidity
 - d. Fog
 - e. Snowfall
 - f. River flow
 - g. Wind Velocity
 - h. Hailstorm
 - i. Any other weather parameters that are measureable
11. Reference Weather Station: means the primary weather station as specified in the Schedule, the weather data of which would be utilised to compute the Observed Weather Index during the Policy Period for the purpose of claims calculation and settlement under the policy.
12. Backup Weather Station: means the secondary Weather Station as defined in the Schedule, the weather data of which will act as a substitute for the Missing Data, if any, of the Reference Weather Station.
13. Missing Data: means the specified weather data for any particular period or sub-period which has officially been reported by the authorized data provider as not recorded or not available or wrongly recorded.
14. Notional: means the agreed amount, which shall be paid as compensation to the Insured per unit deviation in Weather Index (To be specified for each Policy under section "Coverage Details" in the Schedule).
15. Observed Weather Index: means the observed value of the Weather Index based on Actual Weather Data of the cover period, which observed value will be used for determining the claims amount, during the Period of Insurance.
16. Actual Weather Data: means the weather data of Reference Weather Station or Backup Weather Station as the case may be, for the Policy Period as obtained from the authorized data provider.
17. Authorized Data Provider: means an agency which has installed the Reference or Backup Weather Station and has been authorized to provide data for the same for the purpose of calculation and settlement of the claim.
18. Claim Trigger: means the threshold value of the Weather Index, as defined in the Schedule, beyond which a claim will first become payable under the Policy as per the Claim Payout Table specified in the Schedule.

GENERAL EXCLUSIONS

The Company will not pay for

1. War Risk: 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.
2. Nuclear Risk: Any loss to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.
3. Consequential Loss: Consequential loss of any kind or description.
4. Expenses Incurred: Any expenses whatsoever incurred by an Insured Person in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output/ yield.
5. Terrorism: Any loss to crop or asset on account of terrorist activities.

CLAIM PROCEDURE AND REQUIREMENTS

1. Claim Control

The Company is entitled to

- a. Enter and examine any insured area where claim event has occurred
- b. Receive all necessary information, proof of landholding, crop sowing etc and necessary assistance from You and/ or any other Insured Person seeking benefit under this Policy.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by You that You or any Insured Person is making no claim under the Policy; or if any claim has been made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of the aforesaid powers, incur any liability to You or any Insured Person or diminish Our rights to rely upon any of the provisions of this Policy in answer to any claim.

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

2. Claim Assessment

On receipt of the certified weather date from authorized reference weather station if it is found that in the Geographical Location and during the Policy Period specified in Schedule to this Policy, there is a deviation in the Weather Index to an extent that there is an operation of the Claim Trigger, claim will be investigated and the compensation amount will be assessed.

The benefit payable to You shall be as per the payout defined in the Claim Payout Table specified in the Schedule, subject to a maximum of the Sum Insured specified in

the Schedule hereto.

You are not required to give claim intimation to company. The company shall not be under any obligation to provide any written communication to the insured/Beneficiary stating that no compensation is payable.

Duty to Insured/Insured Person

You shall require to submit to the Company all reasonable information, assistance and necessary proofs in connection with any claim hereunder upon the written request of the Company.

GENERAL CONDITIONS

1. Notice

You will give every notice and communication in writing to Our office through which this insurance is effected.

2. Mis-description

This Policy shall be void and all premium paid by You to the Company shall be forfeited in the event of misrepresentation, misdescription, concealment or non disclosure of any material information.

3. Changes in Circumstances

You must inform the Company, as soon as reasonably possible, of any change in information You have provided to the Company about Yourself, Your landholding etc. In case of such alteration or changes made and not accepted by the Company in writing, all covers under this Policy shall cease.

4. Fraud

If a claim is fraudulent on account of fraudulent means or actions used by You, all benefits and rights under the Policy shall be forfeited ab-initio.

5. Cancellation

The Company may cancel this Policy by sending 15 days notice in writing to You at Your last known address. You will then be entitled to a pro rata refund of premium for the unexpired period of this Policy from the date of cancellation, which the Company is liable to repay on demand.

Such cancellation will be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured.

You may cancel this Policy by sending written Notice to the Company. the Company will then allow a refund after retaining the premium based on the following Short Period scale.

Cancellation Period	Refund
Within One Week of inception of cover	25% of premium
Beyond One Week of inception of cover	Nil

6. Arbitration

"The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

7. 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 (if required). In case the claim is admitted, the claim proceeds shall be paid within 7 days of Your acceptance of Our offer.

8. Substitution of Missing Data

In the event that the IMD reports Missing Data in respect of the reference Weather data for particular day(s) in a Sub-period for the Primary Weather Station, then the Missing Data for such day(s) will be substituted by the reference Weather data of the Alternate Weather Station for the same calendar day(s).

9. 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. You 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. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

10. Change in Insurable Interest.

You/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.

Grievance Redressal Mechanism

If you may have a grievance that requires to be redressed, you may contact us with the details of the grievance through

Stage 1

If you are dissatisfied with the resolution provided or for lack of response, you may write to head.customerCare@sbigeneral.in; We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint. For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in;

Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm)

Stage 2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at: gro@sbigeneral.in, or contact at: 022-42412070.

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099

List of Grievance Redressal Officers at Branch:

https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160_d3f6b714fbcd.pdf/

Stage 3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link

<https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at <https://www.cioins.co.in/Ombudsman>

If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 or You can register an online complaint on the website <http://igms.irda.gov.in>

Office Details	Jurisdiction of Office Union Territory,District)	Date Of Taking Charge
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 <u>Email: bimalokpal.ahmedabad@ecoi.co.in</u>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	03-10-2019
BENGALURU - Smt. Neerja Shah 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 <u>Email: bimalokpal.bengaluru@ecoi.co.in</u>	Karnataka.	23-04-2018
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202	Madhya Pradesh Chattisgarh.	24-05-2018

Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in		
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.	11-09-2019
CHANDIGARH - Dr. Dinesh Kumar Verma 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@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	16-04-2018
CHENNAI - Shri M. Vasantha Krishna 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@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	03-05-2018
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504	Delhi.	12-09-2019

SBI General Insurance Company Limited



<u>Email: bimalokpal.delhi@ecoi.co.in</u>		
GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 <u>Email: bimalokpal.guwahati@ecoi.co.in</u>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	02-05-2018
HYDERABAD - Shri I. Suresh Babu 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 - 67504123 / 23312122 Fax: 040 - 23376599 <u>Email: bimalokpal.hyderabad@ecoi.co.in</u>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	11-06-2018
JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 <u>Email: Bimalokpal.jaipur@ecoi.co.in</u>	Rajasthan.	13-04-2018
ERNAKULAM - Ms. Poonam Bodra 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 <u>Email: bimalokpal.ernakulam@ecoi.co.in</u>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	07-11-2018
KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman,	West Bengal, Sikkim,	30-09-2019

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Corporate & Registered Office: Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai 400 099. | CIN: U66000MH2009PLC190546 | Tel.: +91 22 42412000 | www.sbigeneral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name: Weather Insurance | UIN: IRDAN144CP0010V01201213 | IRDAI Reg No.144

Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	Andaman & Nicobar Islands.	
LUCKNOW -Shri Justice Anil Kumar Srivastava 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@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrailch, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	11-09-2019
MUMBAI - Shri Milind A. Kharat 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@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	04-05-2018
NOIDA - Shri Chandra Shekhar Prasad	State of Uttarakhand and the following Districts of Uttar Pradesh:	17-09-2019

SBI General Insurance Company Limited



<p>Office of the Insurance Ombudsman,</p>	<p>Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
<p>Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>		
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>	<p>09-10-2019</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	<p>03-12-2019</p>

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Address and contact number of Governing Body of Insurance Council

Secretary General
Governing Body of Insurance Council
Jeevan Seva Annexe, 3rd Floor (Above MTNT)
S. V. Road, Santacruz (W)
Mumbai – 400 054
Tel: 022-6106889
Fax: 022-6106980, 6106052
Email: inscoun@vsnl.net

INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION