

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Bangla Shasya Bima	
2	Unique Identification Number allotted by IRDAI	IRDAN144CPPR0003V01202425	
3	Structure	Indemnity	
4	Interests Insured	The Insured Beneficiary will be compensated for Crop Loss from specified risks during the Policy Period according to the operational guidelines under Bangla Shasya Bima	Scope of Cover
5	Sum Insured	The amount stated in the Schedule by any Cover, which shall be the Company's maximum liability under this Policy.	
6	Policy Coverage	<p>To indemnify the Insured Beneficiary for Crop Loss to the insured Crop due to the occurrence of the following risks during the Period of Insurance and as per criteria specified under Bangla Shasya Bima operational guidelines/tender document or under any subsequent amendment thereon from time to time, (if applicable) during Policy Period.</p> <p>A. Prevented sowing/ Failed sowing</p> <p>If the insured area is prevented from sowing or experiences failed sowing, the insured beneficiary may receive compensation. This applies when most beneficiaries intend to sow but cannot due to bad weather, with claims up to 25% of the sum insured. Coverage is specific to Aman Paddy in the Kharif season and Boro Paddy & Potato in the Rabi season, as well as other crops outlined by the state government. The deadline for declaring prevented or failed sowing follows official announcements. Evaluations will rely on weather data, reports from agricultural officials, and satellite imagery comparisons of sown areas. Compensation will end the insurance coverage for the season after payment.</p> <p>B. Mid-Season Adversity</p> <p>If most insured beneficiaries in an area face disasters like drought or floods, they can get mid-season adversity claims of up to 50% of the sum insured. This coverage is for Aman Paddy in the Kharif season and</p>	Scope of Cover

		<p>for Boro Paddy and Potato in the Rabi season, or other crops as specified by the state government. Claims can be made after the cut-off date for sowing failures. Evaluation triggers will come from the local Agricultural Department, followed by a detailed analysis. If over 75% of the area is affected, claims will be granted, and insurance for the season will end.</p> <p>C. Localized Calamities</p> <p>This coverage is designed to offer losses for the insured beneficiary from specific risks like hailstorms, tornadoes, landslides, inundation, cloud bursts, and natural fires affecting certain crops in designated areas are covered. This applies to major crops in Kharif and Rabi seasons, requiring loss notifications within 72 hours.</p> <p>D. Post-harvest losses</p> <p>Losses to the Insured Beneficiary from certain crops in designated areas must be dried in the field after harvesting and are covered against specific risks like hailstorms and unseasonal rains. This applies mainly to Paddy crops for Kharif and Rabi seasons, with coverage lasting up to two weeks post-harvest. Loss reports need to be submitted within 72 hours.</p> <p>E. Crop - Sowing to Harvesting (Season End Claims)</p> <p>Comprehensive risk coverage will include losses from non-preventable risks like droughts, floods, and storms. End of season claims will be assessed and settled within 45 days of harvesting.</p>	
7	Add-on Cover	Not Available	
8	Loss Participation	The Loss Participation would be specifically mentioned in the State government notification for particular tender	
9	Exclusions	<p>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 insured Crop arising from:</p> <ol style="list-style-type: none"> 1) The burning of the Crop by order of any public authority. 2) Malicious, willful act or gross negligence of the Insured Beneficiary or any of his representative(s) or employee(s). 3) Any peril not specifically covered under the Policy. 4) Other preventable risks. 5) Consequential loss whether or not caused by an insured peril. 6) Theft / clandestine sale of the Insured Crop 7) Intentional destruction of the Insured Crop 8) Action of birds and animals including grazed and destroyed by 	Exclusions

		<p>Domestic and/or wild animals</p> <p>9) Loss occurring prior to commencement of risk.</p> <p>10) Loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss</p> <p>11) 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.</p> <p>12) 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.</p> <p>13) Harvested Crops bundled and heaped at the place before threshing,</p> <p>14) The Bank/Government has not provided the correct data/provided incorrect data, due to which the claim cannot be considered by the Company.</p>										
10	Special Conditions and warranties (if any)	NA										
11	Admissibility of Claim	Crop Health Factor (CHF) derived from the satellite data and rainfall / weather data will form the basis to arrive at the shortfall in expected yield, if any, for determination of season-end claims for each IU. The Different Parameter which mentioned in policy wording under "Assessment of Claim " will be considered to arrive at the Crop Health Factor for each Crop and IU .										
12	Policy Servicing - Claim Intimation and Processing	<p>For Intimating a Claim with us please contact us through the following channels: Phone : 1800-102-1111/1800-22-1111(Toll Free 8:00 am to 8:00 pm (Monday to Saturday) E mail - customer.care@sbigeneral.in Facsimile - 1800-102-7244/1800-22-7244(Toll Free)</p> <table><tr><td>Zone</td><td>Escalation Level</td><td>Email ID</td></tr><tr><td>All Zone</td><td>First Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Second Level</td><td>gro@sbigeneral.in</td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	customer.care@sbigeneral.in	All Zone	Second Level	gro@sbigeneral.in	
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All Zone	Second Level	gro@sbigeneral.in										

13	Grievance Redressal and Policyholders Protection	<p>Stage 1</p> <p>If you are dissatisfied with the resolution provided above 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. Toll Free - 1800 22 1111 / 1800 102 1111 (Available 24/7)</p> <p>Stage 2</p> <p>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 022-45138021.</p> <p><u>List of Grievance Redressal Officers at Branch:</u></p> <p>Stage 3</p> <p>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</p> <p>Stage 4</p> <p>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)</p> <p>You may approach the nearest Insurance Ombudsman for resolution of the grievance. Please refer the Annexure I for more information on ombudsman offices & contact information.</p>	
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14	Obligations of prospective Policyholder / Customer	NA	
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Declaration by the Policyholder;

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- 1) For product related documents including Customer Information Sheet, kindly refer to the below link:

<https://www.sbigeneral.in/downloads>

- 2) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.