

Bajaj Allianz General Insurance Company Limited
GE Plaza, Airport Road, Yerewada, Pune-411006, Reg. no. 113
CIN: U66010PN2000PLC015329

Add On Cover under Bajaj Allianz Weather Protect Insurance Policy

WEATHER INDEX PLUS COVER **Policy Wordings**

UIN: BAL-WE-A00-00-30-V01-15-16

It is hereby agreed and declared that in consideration of payment of additional premium the coverage under the Bajaj Allianz Weather Protect Insurance Policy is extended to compensate the Insured for losses subject to a maximum of Sum Insured stated in the Policy Schedule due to localized perils of Hailstorm and/or Cloudburst, at the geographical location stated in the Policy Schedule and during the Policy Period.

DEFINITION

A "Cloudburst" is an extreme amount of precipitation, sometimes with hail and thunder, which normally lasts no longer than a few minutes but is capable of creating flood conditions. Colloquially, the term cloudburst may be used to describe any sudden heavy, brief, and usually unforecastable rainfall.

"Hailstorm" is a storm with heavy hail where hail shall mean solid precipitation in the form of balls or pieces of ice (hailstones) with diameters ranging from 5 to 50 mm or even more.

SPECIAL CONDITION

1. This Weather Index Plus Cover can only be taken by those Insured who have already taken normal coverage under Weather Based Crop Insurance Scheme (WBCIS) of National Crop Insurance Programme (NCIP).
2. The Insured will have to declare all eligible crops and no Partial Insurance is allowed.
3. The Coverage under this Optional Cover shall be strictly as per the Operational Guidelines in respect of Component-II: Weather Based Crop Insurance Scheme (WBCIS) provided in the National Crop Insurance Programme (NCIP).

SUM INSURED

The Sum Insured for this Weather Index Plus Cover shall be as notified by the respective State Level Co-ordination Committee on Crop Insurance (SLCCI) government for the Kharif/Rabi season as applicable.

SPECIFIC EXCLUSIONS

1. Losses arising out of any other event, other than the ones specified herein.
2. The Company shall not be liable for any loss or damage directly or indirectly attributable to Hailstorm and/or Cloudburst any other location other than the location specified in the schedule.
3. Consequential losses of any kind by way of loss of profit, business interruption, market loss and or legal liability of any kind.

CLAIM PROCEDURE:

1. The incidence of Hailstorm and/or Cloudburst shall be first brought to the Company's notice by the farmer(s) / Horticulture / Agriculture / Revenue Department of concerned State Government, giving details like time of occurrence, areas affected, extent of damage caused to crops etc. through telephone followed by fax, email etc. It shall further be ascertained by IMD, weather satellite images and press reports etc.
2. The grower who suffered crop losses due to these perils will also have to send the intimation to the Company's local office at the earliest and lodge claim / intimate the loss of insured crop to us and horticulture Department / Bank providing all details within 48 hours of occurrence of perils.
3. The Company shall depute the loss assessors in coordination with the State government within 72 hours from the receipt of the intimation.
4. The losses due to Hailstorm and/or Cloudburst shall be assessed at individual farm / orchard level jointly by a team comprising of State agriculture / horticulture department, revenue department, loss assessor(s) deputed by us and Central / State Govt. & other concerned agencies.

5. The loss shall be assessed as percent loss to the normal crop that would have been produced but for the occurrence of the insured peril. The claim payable to the grower would be in same proportion to his sum insured under 'Add-on' / 'Index' cover.
6. The Company may utilize the services of State Agriculture / Horticulture Department, Revenue Department, concerned Bank / PACS at least in the initial years for jointly assessing the crop losses.
7. Losses shall be settled by the Company within 15 days from receipt of the survey report and all such other documents as may be required for processing the claim to the nodal banks who in turn will credit the amount to farmer's account.

Subject Otherwise to the Terms, Conditions and Exclusions of the Bajaj Allianz Weather Protect Insurance Policy.