



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Sales Literature

SANKAT HARAN BIMA YOJNA

UIN: IRDAN106P0014V01200102

Sankat Haran is a scheme to assuage the hardship befalling on the farmer in the event of an Injury resulting in permanent/total disablement or in the unfortunate event of untimely death.

SALIENT FEATURES

- Personal accident covers on purchase of IFFCO/IPL fertilizer from Cooperative Society/IFFCO's Farmer Service Center.
- PA Cover of Rs.4, 000/- per bag on purchase of one 50 kg bag of fertilizer of IFFCO or IPL Brand.
- In case of Accidental death, 100% sum insured is payable upto a maximum of Rs.1,00,000/-(Approx.2500 USD)
- Claim of 50% of sum insured is payable on loss of any two limbs or two eyes.
- Claim of 25% of sum insured is payable on loss of any one limbs or one eyes.
- Policy to incept from 31st day of the purchase and operative for 12 months.

SCOPE

- Rail/Road Accident/Drowning/Snake bite/Gas cylinder explosion/Burning/Accident with any machine etc.
- Natural Death is not covered under the policy.

ELIGIBILITY

Since the Purchase Receipt becomes the Policy, following information is necessary on the bill:

- Name of the Purchaser,
- Name of Father/Husband of the purchaser,
- Address of the Purchaser,
- Date When fertilizer purchased,
- No. of bags purchased with brand,
- Name of the Nominee,
- Signature/Thumb impression of the purchaser.

BENEFITS OF POLICY (EXAMPLE)

On purchase of 10 bags

- Accidental Death – 100% of SI (Rs. 40,000/-)
- Loss of any 2 limbs/2eyes – 50% of SI (Rs. 20,000/-)
- Loss of any 1 limb / 1 eye – 25% of SI (Rs.10, 000/-)

In case of 25 or more No. of bags, the maximum SI is Rs.1 Lac only.



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DOCUMENTS REQUIRED IN CASE OF CLAIM

Following documents need to be attached with the claim form.

- Purchase receipt (in original)
- Copy of FIR
- Copy of medical report of treating doctor
- Copy of post mortem report
- Copy of death certificate
- The above mentioned documents to be sent within two months from the date of accident.

COVERAGE

In case of bodily injury which solely and directly causes Insured Person's death loss of limb or permanent total disablement within 12 months of injury, we shall pay to the Insured Person or his/her nominees or in absence of nominees to legal heirs of Insured Person(s) the sum or sums hereinafter set forth in.

TABLE OF BENEFITS		PERCENTAGE OF CAPITAL SUM INSURED	
1.	Death resulting solely due to an accident	100	
2.	a) Loss of sight (both eyes)	} Resulting solely due to an accident	50
	b) Loss of two limbs		50
	c) Loss of one limb and one eye		50
3.	a) Loss of sight of one eye	} Resulting solely due to an Accident	25
	b) Loss of one limb		25
4.	Permanent Total and absolute disablement resulting solely due to an accident	50	

General Conditions:

1. Reasonable Precaution and Care.

The Insured Person shall take all reasonable precautions to prevent any injury in order to minimise claims.

2. Notice

You or the Insured persons will give every notice and communication in writing to our office through which this insurance is affected.

3. Misdescription

The Policy shall be void and all premium paid by you to us be forfeited in the event of misrepresentation or concealment of any material information.

4. Changes in Circumstances

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You must inform us, as soon as reasonably possible of any change in information you have provided to us about Insured Person(s) which may affect the insurance cover provided e.g. duty, business, occupation and obtain from us an endorsement to this effect.

5. Claim Procedure and Requirements

An event, which might become a claim under the policy, must be reported to us immediately and in any case within One month of the happening of such event. However, in the case of death, written notice must also be given before internment/ cremation unless reasonable cause is shown for not doing so. For claim purpose, the following documents must be submitted within 2 months of the happening of such event:

a) In case of death

- I. Claim Form
- II. Purchase Bill in original
- III. Copy of FIR
- IV. Post Mortem Report

b) In case of injury claim:

- i. Claim Form
- ii. Purchase Bill in original
- iii. Copy of FIR if any
- iv. Photograph and Medical Certificate from Govt. hospital doctors confirming extent of disability.

All the above documents must be submitted to us within one calendar month of the event or the determination of disability. It is further provided that in the event of a claim the insured person, his/ her legal representative, nominee, beneficiary will allow our representative to carry out examination and ascertain details or provide such further information as we may reasonably require.

It is clearly understood that in the event of an injury the insured person shall take all necessary steps/ treatment to minimise the disability or impairment at his own expense.

6. Fraud

If a claim is fraudulent in any respect with or supported by any fraudulent statement/document or device, all benefit(s) under this Policy shall be forfeited.

7. The receipt of the Insured Person, his/ her legal heirs/ nominees shall in all cases be an effective discharge to US.

8. **Arbitration:** If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) 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 two such 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 herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured 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.

9. **Grievance or Complaint:** You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

10. Disclaimer Clause

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If we shall disclaim our liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(Twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

11. No sum payable under this policy shall carry any interest / penalty.
12. Policy Term: Policy duration will be 12 Months.
13. The geographical scope of this policy will be whole of India. The laws of India shall govern the provisions of the policy for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the courts in India.
14. **Withdrawal & Alteration of Policy Conditions:** The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation. A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.
15. **Payment of premium:** The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.
16. **Protection of Policy Holder's Interest:** in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) 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(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.
17. **Cancellation:** We may cancel this Policy by sending 15 (fifteen) days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which we are liable to pay on demand.

You may cancel this Policy by sending 15 days written notice to Us. We will then allow a refund after retaining the premium based on following short period table.

Period of Cover upto	Annual Premium Rate (%)
15 days	10%
1 months	15%
2 months	30%
3 months	40%
4 months	50%



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5 months	60%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
Exceeding 9 months	100%

This refund of premium is subject to the condition that no claim has been preferred on us.

18. Automatic Termination of Insurance:

The coverage for the Insured Person(s) shall automatically terminate in the case of his/ her (Insured Person) demise or exhaustion of Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period, unless otherwise advised by the Group policy holder. Provided no claim has been made, and termination takes place on account of death of the insured person, due to reasons apart from what stands covered under the policy, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

General Exclusions

We will not pay for any compensation in respect of death, injury or disablement of the Insured Person.

1. As consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, restraint, nationalisation, civil commotion or loot or pillage in connection herewith.
2. Directly or indirectly caused by contributed to by or arising from:
 - a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
 - b) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.
3. Compensation under more than one of the benefits mentioned in respect of same period of disablement.
4. Any other payment after a claim under one of the benefits has been admitted and becomes payable.
5. Any payment in case of more than one claim under this Policy during any one period of insurance by which our liability in that period would exceed sum payable under benefit (1) of Table of Benefits stated under B part 'COVERAGE' of this policy.
6. Any existing disablement prior to the date of purchase of Fertilizer bag(s).
7. Payment of compensation in respect of injury as a direct consequence of:
 - i) Committing or attempting suicide, intentional self-injury.
 - ii) Whilst under influence of intoxicating liquor.
 - iii) Drug addiction, or alcoholism.



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- iv) Whilst engaging in Aviation or Ballooning or whilst dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
- v) Pregnancy or childbirth.
- vi) Venereal disease or insanity.
- vii) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS.
- viii) Committing any breach of law with criminal intent.
- ix) Death due to ailment or other natural causes.