

OPERATIONAL GUIDELINES

UNIFIED PACKAGE INSURANCE SCHEME

March 2016

**Department of Agriculture, Cooperation and Farmers Welfare
Ministry of Agriculture & Farmers Welfare
Krishi Bhawan, New Delhi-110001**

Unified Package Insurance Scheme (UPIS)
Operational Guidelines

A. General Provisions

1. The UPIS will be implemented in 45 selected districts on Pilot basis from Kharif 2016 season. A farmer (both Loanee and Non- Loanee) can access to Banks whereas non-loanee farmer shall be covered through banks and/or insurance intermediaries.
2. UPIS contain total 7 Sections out of which Section 1 (PMFBY) is mandatory. However, farmers have to choose at least 2 other sections (out of remaining 6) to avail the applicable subsidy under PMFBY section.
3. The cover will be for one full year except for section 1 (*which will be bi-annual separately for Kharif and Rabi seasons*) renewable from year to year.
4. The scheme would be offered / administered through AIC & empanelled General Insurance companies to be selected as implementing agency of PMFBY.
5. If the farmer has already availed any insurance policy covering any of sections (2-6) and sum insured not less than as mentioned in the UPIS than they would be exempted from taking such section(s). However details of such policy would be provided in their proposal form.
6. The farmers are required to fill up and sign the proposal cum declaration form giving all the required details in the relevant sections which they wish to avail. Such filled and signed proposal form shall be submitted along with the premium to the bank/intermediary/insurance company who will issue a stamped/signed receipt for the same. The proposal form is mandatory for both loanee and non loanee farmers. Such acknowledged proposal form will be the basis of insurance and the terms and conditions of the insurance will be available on the website www.agri-insurance.gov.in.
7. After accepting the proposal forms from farmers, banks shall provide **unique reference number** to such proposal forms. Acknowledgement shall be provided by banks to the farmers. Such acknowledgements shall have the same unique reference number which is given to proposal forms.
8. No change in the particulars furnished in the proposal form will be admissible unless specifically agreed in writing by insurance company.
9. The Bank will continue to have existing tie-up with the same insurance companies except for PMFBY. If the existing tied up company does not agree with the term and conditions of UPIS (Section 2 to 7), then implementing crop insurance company will arrange insurance for other sections.

Section 1: Crop Insurance

(Pradhan Mantri Fasal Bima Yojna (PMFBY) / Weather Based Crop Insurance Scheme (WBCIS))

Section 2: Personal Accident Insurance

(Coverage as per Pradhan Mantri Suraksha Bima Yojana - PMSBY)

Details of Scheme: The scheme will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. There will be no change in the existing relationship structure of Bank-insurance company which was established for PMSBY and here also the premium will be submitted to the insurance company with which bank is already tied up. If the farmer has already availed this section in the form of PMSBY, he/she need not to choose this section again. However, he/she is required to provide the detail of the policy which will be captured in proposal cum declaration form under PMFBY.

Scope of coverage: All farmers eligible for crop insurance under PMFBY/WBCIS in the age 18 to 70 years will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only. Aadhar would be the primary KYC for the bank account.

Enrollment Modality / Period: For new enrolments, the cover shall be provided for one year period starting from the date of enrolment or 1st June, whichever is later and the cover will end on next 31st May under PMFBY. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

Benefits: As per the following table:

	Table of Benefits (anyone will be applicable)	Sum Insured
a.	Death	Rs. 2 Lakh
b.	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
c.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

Premium: Rs.12/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment with in the cut off dates as mentioned under PMFBY.

Master Policy Holder: As mentioned in PMSBY, Participating Bank will be the Master policy holder on behalf of the participating subscribers.

Termination of cover: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

1. On attaining age 70 years (age nearest birthday).

2. At the time of renewal, closure of account with the Bank or insufficiency of balance to keep the insurance in force.
3. In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited.
4. If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date for renewal or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.

Administration of PMSBY: PMSBY, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period through 'auto-debit' process.

Enrollment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

Appropriation of Premium:

- 1) Insurance Premium to Insurance Company: Rs.10/- per annum per member
- 2) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.1/- per annum per member
- 3) Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

Section -3: Life Insurance

(as per Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY))

Benefits:

1. Death Cover: Rs. 2,00,000 per member
2. To be provided by Life Insurance Companies

Rules of the Scheme

- a) In these Rules, the following words and expressions shall unless repugnant to the context, have the following meanings:-
- b) "THE SCHEME" shall mean 'PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA' for the Savings Bank Account Holders of 'BANK'.

- c) "THE RULES" shall mean the Rules of the Scheme as set out below and as amended from time to time.
- d) "THE MEMBER" shall mean a Savings Bank Account Holder who has been admitted to benefits of the Scheme and on whose life an assurance has been or is to be effected in accordance with these Rules.
- e) "TERMINAL DATE" shall mean in respect of each Member the Annual Renewal Date following the date on which member completes the age of 55 or the member closes his account with the Bank or discontinuance of premium payment whichever is earlier.
- f) "THE ASSURANCE" shall mean the particular Assurance to be effected on the life of the Member.
- g) "THE BENEFICIARY" shall mean the person or persons who has/have been appointed by the Member as Nominee and whose name or names have been entered in the Bank Records.

Eligibility:-

The savings bank account holder of the participating banks aged between 18 years (completed) and 50 years (age nearer birthday) and who have given the consent to join the scheme during the 'enrollment period' are eligible to join the scheme.

Admission of Age:

Age as recorded by the Bank as per the Age Proof submitted by the Savings Bank Account holder.

Evidence of Health:

Satisfactory evidence of health as required by the insurance company shall be furnished by every eligible member, at the time of his entry into the Scheme, after the 'Enrollment Period', as incorporated in the "Consent-cum- Declaration Form" for joining the scheme.

Premium:

Premium to be deducted from member's SB Account. The premium is Rs.330/- plus Service Tax (if payable). Renewal premium is chargeable as per the rate decided from time to time on Annual Renewal dates.

Enrollment Modality / Period: For new enrolments, the cover shall be provided for one year period starting from the date of enrolment or 1st June, whichever is later and the cover will end on next 31st May under PMFBY. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

There will be no change in the existing relationship structure of Bank-insurance company which was established for PMJJY and here also the premium will be submitted to the insurance company with which bank is already tied up. If the farmer has already availed this section in the form of PMJJY, he/she need not to choose this section again. However, he/she is required to provide the detail of the policy which will be captured in proposal cum declaration form under PMFBY.

Assurance:

An assurance of Rs.2,00,000/- on death of the insured member is payable to the Nominee.

Benefit on Death prior to Terminal Date:

Upon the death of the Member prior to Terminal Date, the sum assured under the Assurance shall be payable to the nominated Beneficiary, provided the assurance is kept in force by payment of premium for that member.

Termination of Assurance:

The Assurance on the life of a Member shall terminate on an Annual Renewal Date upon happening of any of the following events and no benefit will become payable thereunder:-On attaining age 55 years (age nearest birthday) on annual renewal date.

Closure of account with the Bank or insufficiency of balance to keep the insurance in force.

Suspension of Risk:

If the insurance cover is ceased due to any technical reasons such as insufficient balance for payment of premium on due date of renewal, the same can be reinstated after the grace period on receipt of premium and a satisfactory statement of good health.

RESTRAINT ON ANTICIPATION OR ENCUMBRANCE:

The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

Discontinuance or Amendment of the Scheme:

The “Bank” or Insurance Company reserves the right to discontinue the Scheme at any time or to amend the Rules thereof on any Annual Renewal Date subject to giving one month’s notice. Any amendment to the Rules of the Scheme will be done based on mutual agreement between Insurance Company and “Bank”.

Jurisdiction:

All Assurances issued under the Scheme shall be Indian Contracts. They will be subject to Indian Laws including the Insurance Act, 1938 as amended, the Income Tax Act, 1961 and to any legislation subsequently introduced. All benefits under the Scheme arising out of death of any Member shall be payable in Indian Rupees.

Section 4: Building and Contents Insurance (Fire & Allied Perils)

The indemnity under this section is based on fixed sum Insured basis (maximum liability of the insurer will be sum insured or actual loss whichever is less)

The Company will indemnify the Insured in respect of loss of or damage to the Buildings/ Contents whilst contained in the insured premises by:

- a) Fire, Lighting, Explosion of gas in domestic appliances,
- b) Bursting and overflowing of water tanks, apparatus or pipes,
- c) Aircraft or articles dropped therefrom,
- d) Riot, Strike, or Malicious damage
- e) Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide) damage
- f) Flood, inundation, storm, tempest, typhoon, hurricane, Tornado or Cyclone.
- g) Impact damage
- h) Bush Fire

Enrollment of Farmers: The farmers shall provide the basic details of their home and dwellings in the proposal form. It shall include complete address of the house. The Sum insured has been capped at Rs.50,000 for building and Rs.20,000 for contents.

Claim process methodology:

1. In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 72 hours. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. It is necessary to share unique reference number of proposal cum declaration form while intimating the claims. No repair/reinstatement to be carried out until loss assessment procedure is completed.
2. The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
3. Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
4. Basis of claim settlement would be market value of the property on the date of loss. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/ insurance company within 10 days of date of survey. Claims would be paid on assessment basis only within 20 days of survey and submission of all required documents. Payment would be done in the farmer's bank account directly through NEFT.

Special Exclusions:

The Company shall not be liable in respect of:

1. Loss or damage by burglary and / or housebreaking or theft where any member of the insured's family is concerned as principal or accessory
2. Loss of or damage to articles of consumable nature
3. Loss of or damage to money, securities, stamps, stamp collections, bullion, livestock, motor vehicles and pedal cycles
4. Loss of or damage to deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and Jewelry and Valuable
5. Wilful act or gross negligence of the Insured or his representatives
6. Terrorism

Section 5: Agriculture Pumpset Insurance (Upto 10 Horse Power)

The Insurance covers the Centrifugal pump sets (electrical and diesel) upto 10 Horsepower capacity which are used for agricultural purposes only.

Scope of Cover:

1. Fire & lightning
2. Burglary (due to violent forcible entry provided the pump set is kept in a locked enclosure).
3. Mechanical / electrical breakdown
4. Riot, Strike, malicious damage

Enrollment of Farmers: The farmers shall provide the electrical and mechanical specifications of the pump set in the proposal form. It shall include complete details of the pump set such as

serial number, make, model and specifications. The Sum insured has been capped to Rs.25,000. Agriculture pump sets of age upto 7 year can be covered under this section.

Claim process methodology:

1. In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 72 hours giving an indication as to the nature and extent of loss or damage. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. No repair/reinstatement to be carried out until loss assessment procedure is completed.
2. The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
3. Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
4. Preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
5. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/insurance company within 10 days of date of survey. Claims would be paid on assessment basis only within 20 days of survey and submission of all required documents. Payment would be done in the farmer's bank account directly through NEFT.
6. Claims for repair of pump set will be on reinstatement value basis. The claim for total loss of pump will be on market value basis.
7. In case of burglary claims, FIR should be lodged immediately and its copy may be made available to the surveyor.

The liability of the Company under this Section in respect of any item of property sustaining damage for which indemnity is provided, shall cease if the same item is kept in operation without being repaired to the satisfaction of the Company.

Note: Submersible Pumps will be added in the cover subsequently

Special Exclusion to Agricultural Pump set Insurance:

1. Normal wear & tear, gradual deterioration due to atmospheric condition or otherwise.
2. Wilful act or gross negligence of the Insured or his representatives.
3. Faults existing at the time of commencement of insurance and known to the Insured or his representative.
4. Loss or damage for which the manufacturer or supplier of pumpset is responsible either by law or under contract.
5. Cost of dismantling, transport to workshop and back as also cost of re-erection.
6. Loss due to floods

Section 6: Student Safety Insurance

Schedule of Benefits (for Parent/ Student): SI per student

Summary of Benefits

Contingency Part A. Accidental death	Amount of Compensation Rs. 50000 (parent/student)
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Part B. Permanent total disablement	Rs. 50000 (student)
Part C. Loss of one limb/Eye	Rs. 25000 (student)
Part D. Accidental hospitalization	Rs. 5000 (student)

In case of death of Father or Mother, the Claim amount to be converted into Fixed deposit in the name of student till attainment of 18 year of age.

Part A

If at any time during the currency of this policy the parent / guardian/ student named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.

Part B

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or insured Student as the case may be the capital sum insured stated in the schedule of benefits.

Part C

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means resulting into irrecoverable loss of one limb or one eye, then the company shall pay to the parent / guardian or insured Student as the case may be 50% of the capital sum insured stated in the schedule of benefits. However, if such injury shall within six calendar months of the occurrence be the sole and direct cause of death, remaining 50% of the capital sum insured shall be payable to the parents/guardian as the case may be.

In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

Part D

Subject to the terms, conditions & exclusions the Company undertakes that if during the period stated in the Policy any insured student sustains any bodily injury through accident, and takes treatment at any Nursing Home/Hospital in India as an inpatient, the Company will pay to the Insured Person such expenses as are reasonably and necessarily incurred subject to the limits prescribed but not exceeding the Sum Insured during the period of insurance stated against that person in the policy upon submission of supporting documents with bills.

Age Limit: Students: 5-25 years, parents: 18-70 years

Exclusions

1. Payment of compensation in respect of death or injury as a direct consequence of:
 - a. Committing or attempting suicide or intentional self-injury.
 - b. Being under the influence of intoxicating liquor or drugs.
 - c. Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world.
 - d. Pregnancy or child birth.
 - e. Venereal disease or insanity.
 - f. 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.
2. Committing any breach of law with criminal intent.

Documents required for settlement of claims:

1. Claim Form
2. Doctor's report, prescriptions and certificate confirming the nature and degree of disability
3. Police Report and Postmortem Report in case of accidental death
4. Bills, Receipts and Prescriptions of Doctor for reimbursement hospitalization expenses
5. Medical Practitioner's Certificate

Section 7: Agricultural Tractor Insurance

This section will be provided as per the provisions, terms, exceptions, conditions and endorsements of standard Motor Insurance Policy related to Agriculture tractor and trailers

Covers the insured against loss or damage to the Agriculture Tractor by fire, explosion, self-ignition or lightning, burglary, housebreaking, theft, riot and strike, earthquake, fire and shock, inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide/rockslides by accidental external means, malicious act, terrorism activity while in transit by road, rail, inland waterway. Also provides coverage against death or permanent disablement of the driver, due to an accident while driving the Tractor insured during any one policy period

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

- For all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags - 50%
- For fibre glass components - 30%
- For all parts made of glass - Nil
- Rate of depreciation for all other parts including wooden parts will be as per the schedule.

Age wise Sum Insured and Premium: (the rates are subject to change as per IRDAI regulations and the below table is for illustration purpose only):

Sl. No.	Age of tractor	Sum Insured (Rs.)	Premium amount (Own damage premium rate@1.3%) TP for Tractor: Rs.2730 (as per motor tariff subject to change as per IRDA regulations) TP for Trailer: Rs.1238 (as per motor tariff subject to change as per IRDA regulations)

			Comprehensive (Without trailer) (Rs.) (ST Extra)	Comprehensive (with trailer) (Rs.) (ST Extra)	TP Only (Without trailer) (Rs.) (ST Extra)	TP Only (With trailer) (Rs.) (ST Extra)
1	Less than 1 year	500000	9230	10468	2730	3968
2	Exceeding 1 year - not exceeding 2 year	400000	7930	9168	2730	3968
3	Exceeding 2 year - not exceeding 3 year	350000	7280	8518	2730	3968
4	Exceeding 3 year - not exceeding 4 year	300000	6630	7868	2730	3968
5	Exceeding 4 year - not exceeding 5 year	250000	5980	7218	2730	3968
6	Exceeding 5 year - not exceeding 6 year	150000	4680	5918	2730	3968
7	Exceeding 6 year - not exceeding 7 year	100000	4030	5268	2730	3968
8	Exceeding 7 years- upto 10 years	50000	3380	4618	2730	3968

Please note that applicable service tax will be applied to above mentioned premium amounts

Legal Liability to Third Parties: - Compensates for death/ bodily injury to third parties in the event of tractor being involved in an accident as per M.V. Act, 1988.

Enrollment of farmers: A farmer can opt for comprehensive cover or Third Party cover only. In case of comprehensive cover, it is important to inspect the vehicle before insurance. Post receipt of satisfactory inspection report of tractor, an Own damage cover will be provided. Comprehensive cover for Agriculture tractors of age up to 10 year and power up to 45 HP can be provided while there will not be any age limit for third party cover.

For comprehensive cover, a farmer will submit his existing policy and registration certificate to avail the benefit of no claim bonus. However for Third Party cover, only Registration certificate is needed. Banks will take special care to submit previous insurance policy and/or registration certificate to insurance companies while submitting the proposal cum declaration form. In case of break in the existing policy under comprehensive cover, insurance company will arrange for a pre insurance inspection. The coverage can be provided only after satisfactory inspection report.

For tractor trailers, farmers have to declare the same in the proposal form and only Third party cover can be offered. It will have separate premium amount in addition to the premium paid for tractor. Only one trailer can be covered.

Separate Certificate of Insurance for this section only will be provided by insurance companies.

Claim process methodology:

1. In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 48 hours giving an indication as to the nature and extent of loss or damage. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. No repair/reinstatement to be carried out until loss assessment procedure is completed.
2. The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
3. Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
4. Preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
5. Basis of claim settlement under OD claim would be market value of the vehicle on the date of loss. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/insurance company within 15 days of date of survey. Claims would be paid on assessment basis only within 30 days of survey and submission of all required documents. Payment would be done in the farmer's bank account directly through NEFT.
6. In case of burglary claims, FIR should be lodged immediately and its copy may be made available to the surveyor.

Policy Exclusions:

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area.
2. Any claim arising out of any contractual liability.
3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - a. Being used otherwise than in accordance with the Limitations of Use (tractor as well as trailer can only be used for agriculture purpose)
 - b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. Losses such as
 - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission. Any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
5. Any accidental loss or damage/liability directly or indirectly or proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power

or by any direct or indirect consequences of any of the said occurrences and in the event of any claim here under the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim

General Conditions and Definitions for All Sections

Misdescription: This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.

Reasonable Care: The Insured shall take all reasonable steps to safeguard the property insured against any loss or damage. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable precautions to prevent all accidents and shall comply with all statutory or other regulations.

Fraud: If any claim under this Policy shall in any respect be fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits under the Policy shall be forfeited.

Arbitration: In case of a dispute, a committee mentioned in the succeeding para will decide on the issues under sections 2 to 7. The participating insurance company and officials of banks may form members of the committee. The decision of the committee will be binding to all.

Contribution: In the event of any loss damage liability or expenses covered by this Policy there shall be any other insurance covering the same loss damage liability or expenses, whether effected by the Insured or not this Policy shall pay only so much of the excess of such loss damage liability or expenses as is not recoverable under such other insurance subject always to the limitations of this Policy.

Indemnity: The Company may at its option reinstate/replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of the loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and not more than the Sum Insured by the Company thereon.

Grievance Redressal Mechanism: To address any grievance/ complaint under the scheme, a committee consisting of District Agriculture Officer (Nodal Officer), representatives of implementing insurance company and bank/ financial institution shall be constituted. The

working of the grievance committee will be monitored by District Level Monitoring Committee (DLMC) under the chairmanship of District Magistrate.

Observance of Terms and Conditions: The due observance and fulfillment 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.

General Exclusions: The Company shall not be liable in respect of:

1. Loss or damage, liability or expenses whether directly or indirectly, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power or civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by depreciation or wear and tear
3. Consequential loss of any kind or description.
4. a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
b) This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of Condition 4 (b) only combustion shall include any self-sustaining process of nuclear fission.

5. Excess/Deductible:

The excess/deductible will be applicable as following:

- a. Section 4 (Building and content): As per IRDAI Rules & Provisions.
- b. Section 5 (Pump set): As per IRDAI Rules & Provisions.
- c. Section 7 (Tractor): As per Motor Policy of the company

Service Charges:

Under pilot UPIS, the designated Insurance Company under PMFBY will pay the following service charges to Banks w.r.t. of premium received by it:-

- (i) Sec. 1 @4%
- (ii) Sec. 2-3 – As per PMSSBY & PMJJY
- (iii) Sec 4-6 @10%

Where ever the above coverage are provided by the tied-up Insurance Companies (life/non-life) of respective banks, the service charges payable will be as per terms & conditions of the respective tie-up agreement.

ANNEXURE-I
PROPOSAL – CUM – DECLARATION

Unique Declaration Reference Number**(IFSC of Insuring Bank A/c No. of Farmer):** _____

(To be generated by bank /intermediaries)

Address of Bank/Branch : _____

IFSC Code : _____

Proposer's Name : _____ Name of Nominee : _____

Bank Account/ KCC No. : _____ Relationship with Nominee: _____

Proposer's Address: _____

S.No.	Sections	Description of Persons/Property			Sum Insured (Rs).	Period of Insurance (From (DD/MM/YY) /To DD/MM/YY)	Rate % of Sum Insured	Indicative Premium (Rs)
1.	Crop Insurance	Mandatory						
2	Personal Accident Insurance (PMS BY)	Name/ Occupation	Age / Dt. Of birth	Name of Nominee	200000	From: DD/MM/Y Y	Rs. 12 per person	
Benefits (per person):						To: 31/05/YY		
1. Accidental death: Rs. 200000								
2. Permanent total disablement: Rs. 200000								
3. Loss of one limb/Eye: Rs. 100000								
4. Applicable to Age group 18-70 years only								
Details of Existing policy if any								
3	Life Insurance (Pradhan mantra Jeevan Jyoti Bima Yojna)	Name/ Occupation	Age / Dt. Of birth		200000	From: DD/MM/Y Y	Rs. 330 per member	
Benefits:						To: 31/05/YY		
1. Death Cover : Rs. 200000 per member								
2. To be provided by Life Insurance companies								
Details of Existing policy								

		if any							
4	Fire & Allied Perils	A.	Residential Building		50000	From: DD/MM/Y Y To: DD/MM/Y Y	Rs. 40 (ST Extra)		
		B.	Household Contents (Excluding Jewelry)		20000			Rs. 20 (ST Extra)	
		Details of Existing policy if any							
5	Agriculture Pump-set Insurance	Driving Unit				25000	From: DD/MM/Y Y To: DD/MM/Y Y	1.75%	Rs 438 (ST Extra)
		<u>Electric</u>		<u>Diesel</u>					
		Make		Make					
		HP		HP					
		Yr.of make		Yr. Of Make					
		RPM		RPM					
		Sl.No.		Sl.No					
		Amp.		No. of cylinders					
		Volt.							
		Details of Existing policy if any							
6	Student Safety Insurance	Name of Student	Age / Dt. Of Birth	Name of Father <hr/> Name of Mother	50000	From: DD/MM/Y Y To: DD/MM/Y Y	Rs. 75 per student (ST Extra)		
		Benefits (for Parent/ Student): SI per student							
		1. Accidental death: Rs. 50000(Per Parent/ Student)							
		2. Permanent total disablement: Rs. 50000(Student)							
		3. Loss of one limb/Eye: Rs. 25000(Students)							
		4. Accidental Hospitalization: Rs.5000 (student)							

		In case of death of father or mother, the Claim amount to be converted into FD in the name of student till attainment of majority(18 years)										
		Details of Existing policy if any										
7	Agriculture Tractor	Cover required: Third Party / Comprehensive										
		Regn. Mark & No.	Engine No. Chassis No.	Make	Year of Manufacture	Trailer Details	Horse power	Insured's declared value		Premium Rate	Premium	
									From: DD/MM /YY	As per annexure (ST Extra)		
		Details of Existing policy if any							To: DD/MM /YY	Total Premium (ST Extra)		

- The liability of the Company does not commence until the proposal has been accepted by the Company and full premium paid.
- Please visit respective company's website for complete set of general and specific conditions and exceptions

I / We hereby declare that the particulars contained herein are true and correct and that no material fact has been withheld, misstated or misrepresented and also that this proposal-cum-schedule form part of the company's standard policy and shall be the basis of the contract between me/us and insurance company. I / We further declare that the sum Insured herein represent the declared value of the property / persons described herein.

Assignment clause

I ----- do hereby assign the money payable in the event of my death by ----- to ----- further declare that his receipt shall be sufficient discharge to the Company.

Place:
Date :

Signature of the Proposer

Acknowledgement of Premium Receipt

Unique Declaration Reference Number

(IFSC of Insuring Bank A/c No. of Farmer): _____

(To be generated by bank /intermediaries)

Sr. No.	Sections Opted for	Applicable Premium (incl. of Service Tax)	Name of Insurance Company
1	PMFBY (Crop Insurance)		
2	PMSBY (Accidental Death Insurance)		
3	PMJJBY (Life Insurance)		
4	Fire & Allied Insurance		
5	Agriculture Pumpset Insurance		
6	Student Safety Insurance		
7	Agriculture Tractor Insurance		
	Gross Premium (Rs. Incl. of ST)		

We hereby acknowledge receipt of Proposal –cum-Declaration Form from Smt./Shri. _____ holding Bank A/c/KCC A/c no. _____ consenting and authorizing auto-debit from the specified Saving Bank A/c no./KCC A/c. no. to join Unified Package Insurance Scheme (UPIS) subject to correctness of information providing eligibility and receipt of premium amount.

**Seal and signature of authorized Bank Official/
Insurance Intermediary/Insurance Company**

Roles and Responsibilities of various Agencies for UPIS

In addition to the provisions mentioned in Operational Guidelines of PMFBY/WBCIS, the following are the additional roles and responsibilities under UPIS:

Banks/Financial Institutions:

1. Banks will educate the farmers on UPIS and guide them in filling up the proposal form. Banks will accept the proposal form duly filled by farmers incorporating the specific details like serial no. etc. of pump set. (Both Loanee & Non-Loanee farmers)
2. Banks will collect the proposal form and remit the premium to respective insurance companies along with photo copies of the proposal form.
3. The Bank will continue to have existing tie-up with the same insurance companies except for PMFBY. (Sec 1)
4. The Banks will issue acknowledgement confirming the insurance to the farmers with unique reference no.: IFSC code of insuring Bank branch/ Banks A/c no. of insured
5. The claim intimation received at Banks level will be forwarded to concerned respective insurance companies within 48 hours of its receipt.
6. Banks will cover both loanee & non-loanee farmers having Bank account in the same Bank or different Bank.
7. The coverage details and premium remittance under section 2 - 6 will be provided by the Banks to the concerned Insurance company within 24 hours
8. Banks will provide details of coverage in a format decided by DAC &FW preferably on the web portal.

Insurance Companies:

1. Insurance companies will sensitize the banks, intermediaries and farmers about the provisions of UPIS. Wider publicity will be provided in the districts designated for UPIS
2. Wherever Banks do not have tie-ups, the insurance company allotted the district under PMFBY, will have responsibility of tie-ups, where ever required.
3. The Insurance Company will issue acknowledgement confirming the insurance to the farmers with unique reference no.: IFSC code of insuring Bank branch/ Banks A/c no. of insured
4. For the claim intimation received at Insurer level, a unique claim number will be generated and shall be shared with respective Bank/Insured farmer within 48 hours of receipt of claim intimation.
5. Certificate of Insurance for Tractor will be as per Motor Vehicle Act.
6. In sections 4, 5 and 7, it is the responsibility of insurance company to conduct the survey within 3 days of claim intimation. For sections 1, 2, 3 & 6 standard claim procedures related to these sections will be followed by insurance companies.
7. Claims would be paid within designated days (as mentioned in the respective sections) of survey and submission of all required documents.
8. Surveyor of insurance companies will assist claimant and banks for proper filling and timely submission of documents
9. Insurance companies will carry out break in inspection if any for tractor policy and shall give applicable No Claim Bonus in case of renewal of tractor policy.
10. For non loanee farmers, coming directly to insurance companies, it is the responsibility of insurance companies to help him/her in filling the proposal forms and give him/her an acknowledgment of premium received. For tractor, separate policy will be issued.