

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://www.cholainsurance.com)

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	<b>CHOLA FARMERCARE INSURANCE POLICY</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0045V01202122	
3	Structure	SECTION VII -PERSONAL ACCIDENT INSURANCE, SECTION X-DAILY CASH ALLOWANCE FOR ACCIDENT TREATMENTX and SECTION XI-PERSONAL ACCIDENT FOR DEPENDENTS are on Benefit Basis and rest of the sections are on Indemnity basis	
4	Interests Insured	<p>Cover is provided for:</p> <p>(1) Home Building</p> <p>(2) Home contents (except Valuable contents) on optional basis</p> <p>(3) Valuable contents (Optional cover)</p> <p>Coverage for Farm produce meant for commercial sale and Farm implements while stored/lying in Insured premise, against Insured perils</p> <p>Loss or physical damage caused to the Agricultural Pumpset and Pedal Cycle due to insured perils</p> <p>Cover for Repair or replacement costs incurred in respect of Accidental loss of or damage to the Portable Equipment described in the Schedule. Portable equipment shall include Mobile phones, Laptops, Photographic equipment, video cameras, I Pad, I POD, Wrist Watch and such portable equipment of similar nature</p>	
5	Sum Insured	<p>The policy provides the following covers:</p> <p><b>SECTION – I FIRE INSURANCE FOR RESIDENTIAL PREMISES:</b> Building -Any SI and is arrived based on cost of construction. For Home General contents cover, sum Insured is equal to 20% of the Sum Insured for Home Building Cover subject to a maximum of ₹ 10 Lakh (Rupees Ten Lakh). For Valuable contents cover (if opted for ), the sum Insured is as declared by Insured based on valuation report and accepted by the Company.</p> <p><b>SECTION II BURGLARY INSURANCE FOR RESIDENTIAL CONTENTS:</b> Sum Insured same as what is covered under Home contents cover</p> <p><b>SECTION III-FARM PRODUCE AND IMPLEMENTS COVER:</b> Maximum sum Insured Rs 5 lakhs</p> <p><b>SECTION IV BREAKDOWN OF DOMESTIC APPLIANCES:</b> Actual value for each item, on replacement basis, to be declared with description.</p> <p><b>SECTION V AGRICULTURAL PUMPSET INSURANCE:</b> Actual value of the pumpset, on replacement basis to be declared</p> <p><b>SECTION VI -PEDAL CYCLE INSURANCE:</b> Actual value of the pedal cycle, on replacement basis to be declared TP cover is also provided upto a sum Insured of Rs 50,000/-</p> <p><b>SECTION VII -PERSONAL ACCIDENT INSURANCE:</b> At the option of the Insured</p> <p><b>SECTION VIII-LOAN PROTECTOR COVER :</b> At the option of the insured</p> <p><b>SECTION IX-MEDICAL INSURANCE FOR ACCIDENT TREATMENT:</b> At the option of the Insured subject to a maximum of Rs.5 lacs</p>	

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		<p>SECTION X-DAILY CASH ALLOWANCE FOR ACCIDENT TREATMENT: options available upto Rs 10,000 per day in multiples of Rs 1000/-. Annual limit is auto computed</p> <p>SECTION XI-PERSONAL ACCIDENT FOR DEPENDENTS: Maximum sum Insured for spouse limited to 5 lakhs and for dependent children to be limited to Rs 2.5 lakhs</p> <p>SECTION XII -PORTABLE EQUIPMENTS COVER: At the option of the Insured</p> <p>SECTION XIII -CARD LIABILITY INSURANCE : Maximum Rs 100,000/-, in multiples of Rs 10,000/-</p> <p>SECTION XIV-PERSONAL LEGAL LIABILITY: Maximum Rs 1000,000/-, in multiples of Rs 100,000/-</p>	
6	<b>Policy Coverage</b>	<p>The policy provides the following covers:</p> <p>SECTION – I FIRE INSURANCE FOR RESIDENTIAL PREMISES: This section provides Fire and allied perils cover for Insured's Home Building, including loss of rent and rent for alternate accommodation and Home contents. Cover can be extended to cover Valuable contents and Personal accident covers, at the option of Insured. Cover, terms and conditions of this section is same as per Chola MS Bharat Griha Raksha Policy.</p> <p>SECTION II BURGLARY INSURANCE FOR RESIDENTIAL CONTENTS: This section indemnifies the Insured, in respect of loss or damage by Burglary, Housebreaking, Robbery and Theft to Home contents, (as defined in section 1).</p> <p>SECTION III-FARM PRODUCE AND IMPLEMENTS COVER: The section provides coverage for Farm Produce meant for commercial sale and farm implements while stored/lying in Insured premises. Cover is against Insured perils as per Section I and II</p> <p>SECTION IV BREAKDOWN OF DOMESTIC APPLIANCES: This section provides for indemnity to the Insured against Mechanical and/or Electrical breakdown of domestic electrical, electronic or mechanical appliances apparatuses or gadgets specified in the Schedule.</p> <p>SECTION V AGRICULTURAL PUMPSET INSURANCE: This section indemnifies the Insured against Loss or physical damage caused to the Agricultural Pump set specified in the Schedule due to Fire, lightning, burglary, mechanical/electrical breakdown, RSMD, STFI and Earthquake. Pump set to be kept in a locked and permanent enclosure</p> <p>SECTION VI -PEDAL CYCLE INSURANCE: This section indemnifies the Insured against Loss or damage to the pedal cycle due to Fire, Lightning, external explosion, RSMD, Burglary, Housebreaking, Theft, Accidental external damages, STFI, Earthquake. TP cover is also provided upto a sum Insured of Rs 50,000/-</p> <p>SECTION VII -PERSONAL ACCIDENT INSURANCE: This section provides for Accidental death, PTD and PPD covers for Insured. Additional free benefits available are:</p> <ol style="list-style-type: none"> <li>(1) Dependent children educational fund (5% of death or PTD claim per child/max 2 children upto 25 years)</li> <li>(2) Dependent girl child marriage grant (5% of Death or PTD claim amount per girl child, maximum two children between 18 and 26 years of age)</li> <li>(3) Lumpsum benefit of Rs 2500/- towards transportation of mortal remains in case of death</li> <li>(4) Lumpsum benefit of Rs 2500/- towards funeral expenses for death claim.</li> </ol> <p>SECTION VIII-LOAN PROTECTOR COVER : In case of admissible claim under death or PTD benefit under section VII, the Company provides for payment of Insured's balance outstanding loan amount (including upto 3 overdue EMIs) as on the date of accident.</p>	

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		<p><b>SECTION IX-MEDICAL INSURANCE FOR ACCIDENT TREATMENT:</b> This section provides for Hospitalization expenses for treatment of accidental bodily injury sustained during the policy period. Cover also includes pre- and post-hospitalization expenses upto 60 and 90 days.</p> <p><b>SECTION X-DAILY CASH ALLOWANCE FOR ACCIDENT TREATMENT:</b> Daily cash amount as opted per day, is payable for the hospitalization period, in case of hospitalization due to accidental injury. Maximum 180 days.</p> <p><b>SECTION XI-PERSONAL ACCIDENT FOR DEPENDENTS:</b> Provides for (A) Accidental death and PTD covers to named dependents of the Insured (B) Medical expenses for treatment of Accidental injuries (maximum 10% of the sum Insured) for named spouse and children of the Insured</p> <p><b>SECTION XII -PORTABLE EQUIPMENTS COVER:</b> This section provides Cover for Repair or replacement costs in respect of Accidental loss of or damage to the Portable Equipment described in the Schedule and belonging to the Insured caused by any unforeseen and sudden physical loss (except a cause which is excluded), whilst it is in the personal care and custody of the insured whilst anywhere in the world. Portable equipment shall include Mobile phones, Laptops, Photographic equipment, video cameras, I Pad, I POD, Wrist Watch and such portable equipment of similar nature whose description like make, model and serial number is provided in the policy schedule.</p> <p><b>SECTION XIII -CARD LIABILITY INSURANCE :</b> This section will indemnify the Insured for the financial loss suffered and/or the charges insured is called upon to pay by the Card Issuer during the policy period as a direct result of unauthorized and fraudulent use of his card under the following circumstances: a) New /reinstated /renewed principal and /or add on cards dispatched but lost /wrong delivered before it reaches the Insured resulting in unauthorized and fraudulent use of card. b) Card lost /misplaced by Insured or card stolen from his custody resulting in unauthorized and fraudulent use of the card. c) All unauthorized and fraudulent transactions at POS/ATM by a Third-Party Impersonating as Insured through a card which is counterfeit, cloned, skimmed or duplicate of the card held by Insured and due to which unauthorized charges are levied /sought to be levied by the Card Issuer.</p> <p><b>SECTION XIV-PERSONAL LEGAL LIABILITY:</b> The Insurer will indemnify the Insured for legal liability to pay compensation including claimants cost, fees and expenses in accordance with Indian Law, for injury and/or damage caused by an occurrence in your farm during the period of insurance and in connection with activities relating to your farm business.</p>	
7	<b>Add-on cover</b>	NIL	
8	<b>Loss Participation</b>	Deductible as stated in Policy Schedule	
9	<b>Exclusions</b>	<p><b>GENERAL EXCLUSIONS</b> (applicable to all Sections of the policy): The Company shall not be liable in respect of:</p> <ol style="list-style-type: none"> <li>1) Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.</li> <li>2) Loss, destruction or damage directly or indirectly caused to the property insured by a) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. b) The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> <li>3) Consequential loss of any kind or description.</li> <li>4) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to a) by nuclear weapons material and other similar weapons of mass destruction. b) by ionizing radiation or contamination by radioactivity from any nuclear fuel</li> </ol>	

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		<p>or from any nuclear waste from combustion of nuclear fuel. For the purpose of Condition 4(b) only, combustion shall include any self-sustaining process of nuclear fission.</p> <p>In any action, suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured. In addition, each section is also subject to specific exclusions applicable for the cover under the specific section, as detailed in the respective sections of the policy wordings</p>	
10	<b>Special conditions and warranties (if any)</b>	<p>Special Condition applicable for section III (FARM PRODUCE AND IMPLEMENTS COVER):</p> <p>Coverage under this section is on First Loss Basis. No underinsurance clause shall apply for this section.</p> <p>It shall be the your onus to provide necessary circumstantial/appropriate evidences to prove the storage and quantum of storage of farm produce at Insured residence For arriving at the value of produce, the market rate of sale of the produce at the nearest Mandi/Market at closing hours of the day earlier to the date of loss shall be considered</p> <p>Special Condition applicable for SECTION XIII-CARD LIABILITY INSURANCE Insured should comply with the terms and conditions of the use of the card as set out by the card issuer</p> <p>The loss should have occurred during the policy period</p>	
11	<b>Admissibility of Claim</b>		
12	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>. Claim intimations be sent to <a href="mailto:notifyclaim@cholams.murugappa.com">notifyclaim@cholams.murugappa.com</a></p> <p>Documents required for Claim processing:</p> <p>Claim form,</p> <p>Detailed note on the event leading to the loss,</p> <p>Any Legal notice / summon received from the aggrieved party,</p> <p>Defence initiated from your end, if so what are the grounds,</p> <p>KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,</p> <p>What are the preventive measures initiated to avoid recurrence,</p> <p>Any other Document</p> <p><b>Turn Around Time</b> for claims settlement is 7 Days from receipt of Award / Last Document</p>	
13	<b>Grievance Redressal and Policyholders Protection</b>	<p><b>GRIEVANCES</b></p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>In case of any grievance the insured person may contact the company through Website: <a href="http://www.cholainsurance.com">www.cholainsurance.com</a></p> <p>Toll free: 1800 208 9100</p> <p>E-Mail: <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a></p> <p>Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</p> <p>If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at <a href="mailto:GRO@cholams.murugappa.com">GRO@cholams.murugappa.com</a></p> <p>For details of grievance officer, kindly refer the link <a href="http://www.cholainsurance.com">www.cholainsurance.com</a></p> <p>If Insured Person is not satisfied with the redressal of grievance through above</p>	

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		<p>methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>2. Consumer Affairs Department of IRDAI</b>            a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.</p> <p>c. You can visit the portal <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> for more details.</p> <p><b>3. Insurance Ombudsman</b>            You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a>, or on company website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a>.</p>	
14	<b>Obligations of Policyholder</b>	<p>Upon the happening of any event giving rise to a claim, the insured shall contact us within 48 hours and notify the claim.            Any claim which is notified after 48 hours of the happening of the loss or damage, provided, we may, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.            You shall not abandon the Household / Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees            You shall allow the Company and its representatives and appointees to inspect the Household / Insured Asset or any other material items.</p>	
<b>Declaration by the Policyholder:</b>			
I have read the above and confirm having noted the details			
<b>Place:</b>			
<b>Date:</b>			Signature of the Policyholder:

**Note:**

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