

Gujarat Green Revolution Company Limited

Guidelines / Procedure for settlement of the Insurance Claim

(1) General Information

1. The Insurance provider is the New India Assurance Company Limited (NIAC).
2. The insurance policy is taken by GGRC on behalf of beneficiary farmers from the insurance company.
3. Policy package of insurance covers risk of Micro Irrigation System (MIS) as well as life of the beneficiary farmers in case of accidental death.
4. The amount of risk cover is equivalent to the cost of MIS.
5. The insurance coverage period is for 1 year.
6. The insurance coverage period starts from the 1st date of subsequent month of date of acceptance of MI System by the beneficiary farmers.
7. The MI System is insured against physical loss or damage against following perils:
 - a) Fire (Excluding Sugarcane crop)
 - b) Theft
 - c) Burglary
 - d) Earthquake (Fire & Stock) Storm, Tempest and Flood & Inundation.
 - e) Natural Calamities like earthquake, STFI (Storm, Tempest, Flood and Inundation) perils etc.
 - f) External physical damage due to any other reason (excluding damage by bird, animal/ wild animal, rodent etc...)
 - g) PA covers of farmer up to the amount of cost of MIS in case of accidental death.
8. The owner farmer is also insured under the Personal Accident Policy (PA) for accidental death from the 1st date of subsequent month of date of acceptance of MI System by the beneficiary farmers. The amount of cover is equivalent to the cost of MIS.

(2) Procedure to be followed to lodge the insurance claim for MI System**(A) For the claim up to Rs. 3000/-****a) Documents required**

1. Intimation of farmer.
2. Claim Form.
3. Recommendation letter of Depot incharge / Field executive.
4. Bills and Receipts of MI System Supplier for repairs.
5. FIR with police station and Panchnama (The Panchnama should be signed by 5 reputed persons of the village in case of theft/burglary claims).
6. Final Investigation Report issued by concerned Police Station (In case of theft).

b) The cover would be subject to an excess of Rs. 1000/- i.e. the payable amount for a claim would be net of Rs. 1000/-.

c) Procedure:

- I) The farmer will give intimation in writing for the loss at GSFC/GNFC Depot/GGRC Office, where TPA is signed within 7 days.
- II) Farmer will collect the claim form from the Depot/GGRC Office and get the repairing job done through MI System Supplier (the MI supplier who have installed the system) within 15 days.
- III) The repairing bills and receipt of MIS supplier shall be submitted to the same Depot/GGRC Office alongwith the Claim Form, duly filled-in where intimation is given.
- IV) Depot will send the claim alongwith the above mentioned required documents to GGRC-HO, who in turn would process the claims upto a limit of Rs. 3000/- and make the payment to the claimant.

(B) For the claim beyond Rs. 3001/-, but up to Rs. 5000/-**a) Documents required**

1. Intimation of farmer.
2. Claim Form.
3. Recommendation letter of Depot incharge / Field executive
4. Estimates of MI System Supplier for damage.
5. FIR with Police Station / Panchnama (should be signed by 5 reputed persons of the village) in case of theft/burglary claim.
6. Final Investigation Report issued by concerned Police Station (In case of theft).

b) The cover would be subject to an excess of Rs. 1000/- i.e. the payable amount for a claim would be net of Rs. 1000/-.

c) Procedure:

The farmer will give intimation in writing for the loss at GSFC/GNFC Depot/GGRC Office, where TPA is signed within 7 days.

- i. Farmer will collect the claim form from the Depot/GGRC Office.
- ii. Farmer will arrange to get the estimates from the MIS Suppliers who have installed the system for damages.
- iii. Farmer will submit the Claim Form duly filled-in alongwith the estimates and FIR and Panchnama to concerned Depot/GGRC Office within 15 days.
- iv. The Depot In-Charge/Field executive will forward the above documents with his recommendation to GGRC-HO.
- v. GGRC will process the claims and forward to NIAC first come first out for approval.
- vi. GGRC will forward approved claims received from NIAC to the farmer for undertaking repairs. The farmer will undertake repair within 15 days of date of receipt of approval and submit bills and receipt received from the MIS supplier to Depot Incharge, who will forward documents to GGRC-HO.
- vii. GGRC-HO will send above documents to NIAC for payment and GGRC will send payment to the claimant under intimation to Depot Incharge.

(C) For the claim beyond Rs. 5001/-, but up to Rs. 10,000/-**a) Documents required**

1. Intimation of farmer.
2. Claim Form.
3. Recommendation letter of Depot incharge / Field executive
4. Estimates of MI System Supplier for damage.
5. FIR with Police Station / Panchnama (should be signed by 5 reputed persons of the village) in case of theft/burglary claim.
6. Final Investigation Report issued by concerned Police Station (In case of theft).

- b) The The cover would be subject to an excess of Rs. 1000/- i.e. the payable amount for a claim would be net of Rs. 1000/-.

c) Procedure:

The farmer will give intimation in writing for the loss at GSFC/GNFC Depot/GGRC Office, where TPA is signed within 7 days.

1. Farmer will collect the claim form from the Depot/GGRC Office.

2. Farmer will arrange to get the estimates from the MIS Supplier who has installed the system for the damages
3. Farmer will submit the Claim Form duly filled-in alongwith the estimates, FIR and Panchnama to concerned Depot within 15 days.
4. The Depot In-Charge/Field executive will visit the site of damage and confirm the same by way of a Report.
5. The Depot In-Charge/Field executive will forward all the above documents to GGRC-HO.
6. GGRC will process the claims and forward to NIAC first come first out for approval.
7. GGRC will forward approved claims received from NIAC to the farmer for undertaking repairs. The farmer will under take repair within 15 days of date of receipt of approval and submit bills and receipt received from the MIS supplier to Depot Incharge/Field executive, who will forward documents to GGRC-HO.
8. GGRC-HO will send above documents to NIAC for payment and GGRC will send payment to the claimant under intimation to Depot Incharge/Field executive

(D) **For the claim beyond Rs. 10,000/-:**

a) **Documents required**

1. Intimation of farmer.
2. Claim Form.
3. Report of Depot In-charge/Field executive.
4. Estimates of MI System Supplier for damage.
5. FIR with Police Station and Panchnama (should be signed by 5 reputed persons of the village) in case of theft/burglary claim.
6. Report of Surveyor from NIAC.
7. Final Investigation Report issued by concerned Police Station (In case of theft).

- b) The cover would be subject to an excess of Rs. 1000/- i.e. the payable amount for a claim would be net of Rs. 1000/-.

c) **Procedure:**

- i. The farmer will give intimation in writing for the loss at GSFC/GNFC Depot/GGRC Office, where TPA is signed within 7 days.
- ii. Farmer will collect the claim form from the Depot/GGRC Office.
- iii. Farmer will arrange to get the estimates from the MIS Supplier who has installed the system for damages.
- iv. Farmer will submit the Claim Form duly filled-in alongwith the estimates and FIR and Panchnama to concerned Depot/GGRC Office within 15 days.

- v The Depot Incharge/Field executive will visit the site of damage and confirm the same by way of a Report.
- vi. The Depot Incharge /Field executive will forward all the above documents with his Report to GGRC-HO.
- vii. GGRC-HO will forward the claim alongwith the above documents to NIAC.
- viii. Insurance Company will engage the surveyor, who will visit the site of the damage and based on his Survey Report, NIAC will settle the claim.
- ix GGRC will forward approved claim to the claimant under intimation to Depot Incharge/Field executive.

(3) Procedure to be followed to lodge the insurance claim for settlement of PA Claims for accidental death.

(A) Documents required for settlement of PA Claims for accidental death

- 1. Intimation of nominee of farmer
- 2. FIR.
- 3. Claim Form
- 4. Report of Depot Incharge
- 5. Panchnama (should be signed by 5 reputed persons of village) and Inquest Panchnama (For police station).
- 6. PM Report.
- 7. Death Certificate.
- 8. Court Summary in case the death is registered under Section 174 of IPC.

(B) The Nominee of the owner farmer will give intimation in writing for the death of the owner farmer at the GSFC/GNFC Depot/GGRC Office, where TPA is signed immediately.

- i) Nominee of the owner farmer will collect the claim form from the Depot/GGRC Office.
- ii) Nominee of the owner farmer will submit the Claim Form duly filled-in alongwith the above documents to Depot In-charge/ Field executive within 15 days of accidental death of insured.
- iii) The Depot Incharge/Field executive will forward all the above documents with his Report to GGRC-HO.
- iv) GGRC-HO in turn will forward the claim alongwith the above documents received to Insurance Company.
- v) Based on the merits of the claim, the Insurance Company will settle the claim to GGRC and GGRC in turn will process the same as under:

In case of a Loanee Farmer : GGRC will make payment to the Bank which is received from the insurance company. Bank will adjust the balance Loan amount in farmer's account and remaining amount will be paid to the nominee of the farmer as per GGRC/Bank's records.

In case of a Non-loanee farmer: GGRC will make payment to the nominee of the applicant farmer as per GGRC record which is received from the insurance company.

(4) Procedure to be followed to lodge the insurance claim for settlement of PA Claims for permanent disability

A) Entitle Disability for Insurance claim for 100%:

Irrecoverable loss of sight of both eyes or both hands or both feet or of the actual loss of one eye and loss of one of the two entire hands or two entire feet, or one entire hand and one entire foot, or loss of sight of one eye and loss of one entire hand or entire foot of an insured person.

B) Entitle Disability for Insurance claim for 50%:

Irrecoverable loss of sight of one eye, or of the actual loss of one entire hand or one entire foot of an insured person.

C) Documents required for settlement of PA Claims for permanent disability

1. FIR
2. Claim form
3. Report of Depot Incharge/Field executive
4. Panchnama (should be signed by 5 reputed persons of village) and Inquest Panchnama from Police station.
5. Govt. Doctor's Certificate in case of permanent disability.

D) Procedure:

- a) The Farmer will give intimation within 7 days in writing immediately for the permanent disability at the GSFC/GNFC Depot/GGRC Office, where TPA is signed.
 - i) Farmer will collect the claim form from the Depot/GGRC Office.
 - ii) Farmer will submit the Claim Form duly filled-in alongwith the above documents to Depot In charge/GGRC office.
 - iii) The Depot Incharge/Field executive will forward all the above documents with his Report to GGRC-HO.
 - iv) GGRC-HO in turn will forward the claim alongwith the above documents to NIAC.
 - v) The NIAC will approve the claim amount on the merits and subsequently release the claim amount to GGRC for onward payment to the claimant.
 - vi) The settled claim amount by NIAC will be sent to the claimant as per GGRC record under intimation to Depot Incharge/GGRC office.