



LAGHU FASAL KAWACH  
(Micro-Insurance Product)  
UIN: IRDAN126MP0001V01202122  
Proposal Form

Agriculture Insurance Company of India

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Classification: **Internal**

Agriculture Insurance Company of India Ltd. | CIN: U74999DL2002PLC118123  
Office Block-1, 5<sup>th</sup> Floor, Plate-B&C, East Kidwai Nagar, Ring Road, New Delhi-110023  
Tel.:91-11-24604444 Email: aicofindia.com Website: www.aicofindia.com

# LAGHU FASAL KAWACH

## PROPOSAL FORM

PROPOSER DETAILS											
Proposal Number											
Title	Mr./Mrs./Ms.										
Full Name/Organization Name											
Father/Husband Name											
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	Date of Birth (dd/mm/yyyy)								
	<input type="checkbox"/> Others										
Type of Proposer	<input type="checkbox"/> Individual	<input type="checkbox"/> Cooperative Society	<input type="checkbox"/> Affinity Group	<input type="checkbox"/> Corporates	<input type="checkbox"/> Others						
Identity Proof:	Aadhaar Card/PAN Card/Ration Card/Voter ID/Other, Specify:			Identity Proof No.							
Address Proof:	Aadhaar Card/Passport/Ration Card/Voter ID/Other, Specify:			Address Proof No.							
City/Village				Block/Mandal/Taluka/Tehsil							
District				State							
Phone No (Mobile)											

### BANK DETAILS (If bank details are not provided, then credit of claims in account is not possible)

Account Name		Account Number	
Bank Name		Branch Name & Address	
Account Type		IFS Code	

### NOMINEE DETAILS

Nominee Full Name	Mr./Mrs./Ms.										
Identity Proof	Aadhaar Card/PAN Card/Ration Card/Voter ID/Other, Specify:			Identity Proof No.							
Relation to Party				Date of Birth (dd/mm/yyyy)							

I/We hereby declare that the details furnished above are true and to best of my/ our knowledge and belief and I/ We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/ are aware that I/ We may be held liable for it.

Place:

Date:

**Signature/Thumb Impression**

Witness (in case of Thumb impression):  
(Witness name and address)

Intermediary Type	
Intermediary Name	
Address	

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## List of Documents to be Submitted

Features	Documents
<ul style="list-style-type: none"> <li>• <b>Identity Proof</b> (any one document)</li> </ul>	<ol style="list-style-type: none"> <li>1. Passport</li> <li>2. PAN Card</li> <li>3. Aadhaar</li> <li>4. Voter Identity Card</li> <li>5. Driving License</li> <li>6. Letters from recognized Public Authority or public servant verifying the identity and residence of the customer</li> <li>7. Personal identification and certification of the employees of the insurer for the identity of the prospective policyholder</li> <li>8. Written confirmation from the banks where the prospect is a customer, regarding identification</li> </ol>
<ul style="list-style-type: none"> <li>• <b>Proof of residence</b> (any one document)</li> </ul>	<ol style="list-style-type: none"> <li>1. Telephone bill</li> <li>2. Bank Account Statement</li> <li>3. Letter from any recognized public authority</li> <li>4. Ration card</li> <li>5. Voter ID</li> <li>6. Passport</li> <li>7. Electricity Bill</li> <li>8. Aadhaar</li> <li>9. Written confirmation from the Banks where the prospect is a customer, proof of residence</li> <li>10. Valid lease agreement along with rent receipt, which is not more than three months old as a residence proof</li> <li>11. Employers certificate as proof of residence</li> <li>12. Bank account statement includes any Bank Account opened by the customer wherein his permanent/present residence address is available. However, the statement should not be older than six months as on the date of acceptance.</li> <li>13. Telephone bill pertaining to any kind of telephone connection like, Mobile, Landline, Wireless Etc. is a valid proof of residence, provided it is not older than six months from the date of insurance contracts.</li> </ol>

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## LAGHU FASAL KAWACH

PROPOSER DETAILS					
Name					
Identity Proof					
Identity Proof Number					
Address					
COVER DETAILS					
Product Name					
Number of termsheets					
Termsheet Number					
Risk Start Date					
Risk End Date					
Choice of coverage (The detailed covers are provided in Annexure A)		Rainfall <input type="checkbox"/>	Temperature <input type="checkbox"/>	Humidity <input type="checkbox"/>	
		Sunshine Hours <input type="checkbox"/>	Chilling Requirement <input type="checkbox"/>	High Wind speed <input type="checkbox"/>	
		Pest-Disease congenial climate <input type="checkbox"/>			
Details of Land to be insured (As per termsheet)					
State	District	Tehsil/Block	Village	Area Insured (In Ha.)	Source of weather data
Total Area Insured		Hectare <input type="checkbox"/>			
Sum Insured		Rs/Hectare <input type="checkbox"/>			
Premium		Rs.			
Tax @ _____%		Rs.			
Gross Premium		Rs.			
Mode of Payment		<input type="checkbox"/> Demand Draft <input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS			

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## DECLARATION

I/We hereby also declare that all the information furnished by me/us in this proposal form are true and correct to the best of my/ our knowledge and belief and certify that the proposal form is prepared in accordance with the guidelines prescribed by Agriculture Insurance Company of India Limited (AIC) in this respect. I/We agree that the Policy shall become voidable at the option of AIC, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure of any material particular in the proposal form/personal statement, declaration and connected documents, or any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this Policy.

Dated at..... this.....day of.....

(Signature of the Proposer)

Name :  
Address :

***Insurance is the subject matter of solicitation***

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## DECLARATION / VERNACULAR LANGUAGE

(To be filled when the proposal form is filled by a person other than the proposer)

I hereby declare that I have explained the contents of this proposal form and all other documents significant and incidental to availing the insurance policy in \_\_\_\_\_ language to the Proposer and that the proposer has declared that he/she has understood the same completely.

I hereby declare that I have explained to the Proposer that in case of false or incorrect statements, misrepresentations, mis-description, or non-disclosure or suppression of any material or if any untrue statements are contained therein or in case of fraud by the Insured or anyone acting on his behalf, the Policy shall stand null and void and no benefit shall be payable.

I also declare that I have truly and correctly recorded the details and responses of the Proposer and that the Proposer has affixed his/her thumb impression/ signed on the proposal form in my presence, after understanding the terms of insurance policy.

Name: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Place: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of person/agent/intermediary making declaration)

\_\_\_\_\_  
(Signature of witness with contact number and address)

\_\_\_\_\_  
I, \_\_\_\_\_, hereby declare that the contents of this policy including product features, suitability and all other connected documents significant and incidental to availing the insurance policy, have been duly explained to me in \_\_\_\_\_ language and have been understood by me.

\_\_\_\_\_  
(Signature/thumb impression of the proposer)

Date:  
Contact Number:

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**STATUTORY WARNING**  
**PROHIBITION OF REBATES**  
**(Under Section 41 of Insurance Act 1938)**

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to ten lakhs rupees.

**GUIDELINES FOR COMPLETION OF THE FORM**

1. Please read the prospectus/ brochure and term sheet before filling up this form.
2. This Proposal Form must be completed and signed in all respect to the best of the proposer's knowledge and belief.
3. Answer all the questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable. Use additional sheets wherever space is not sufficient to fill up the details
4. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it
5. The Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
6. Kindly contact AIC's Offices or the Agents for any doubts or clarifications on the proposal form.
7. The liability of AIC does not commence until this proposal has been accepted by AIC and premium paid.

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## **ANNEXURE A- LIST OF COVERS**

The covers in detail are provided below:

### **Rainfall Cover**

- Deficit Rainfall Cover- Indemnify the insured against the likelihood of financial loss on account of crop loss due to shortfall in rainfall.
- Excess Rainfall Cover - Indemnify the insured against the likelihood of financial loss on account of crop loss due to heavy and long period of excess rainfall.
- Cover for inadequate distribution of rainfall- Indemnify the insured against the likelihood of financial loss on account of crop loss due to uneven/inadequate distribution of rainfall.
- Unseasonal rainfall cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to off-season rainfall.
- Wet spells- Indemnifies the insured against the likelihood of financial loss on account of crop loss due to continuous rainfall.

### **Temperature Cover**

- High Temperature Cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to upward deviation from any of the specified temperature.
- Low Temperature Cover - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to downward deviation from any of the specified temperature.

### **Humidity Covers**

- Low relative humidity - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to reduced growth due to low relative humidity during cover period.
- High relative humidity - Indemnifies the insured against the likelihood of financial loss on account of crop loss due to reduced growth due to high relative humidity during cover period.

### **Sunshine hours**

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to deviation in sunshine hours that affects the crop growth.

### **Chilling requirement**

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to shortfall in chilling hours.

### **High wind speed**

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to heavy windspeed during cover period.

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### **Pest-disease congenial climate**

Indemnifies the insured against the likelihood of financial loss on account of crop loss due to losses happened to the plants/crops due to unfavorable climate (combination of temperature, rainfall, and humidity) leading to pest and disease attack during cover period.

### **Please note:**

- a. The annexure is subject to further amendment following likely developments in the future.
- b. Single cover or a combination of the above covers would be offered to the policyholder to ensure adequate risk coverage.
- c. The covers based on above weather parameters may be provided as per client requirement and therefore, those mentioned in the annexure are not exhaustive.

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## ANNEXURE B- LIST OF CROPS

Crop Type	Crop Name
<b>Horticulture/ Commercial Crops</b>	Acid Lime, Almond, Aloe Vera, Amaranthus, Amorphophallus, Anthurium, Aonla, Apple, Apricot, Arum, Ash Gourd, Avocado, Baby Corn, Bail, Balsam Apple, Banana, Bay Leaf, Beans, Beet Root , Bell Pepper, Ber, Bhang , Bhindi, Bishops Weed, Bitter Gourd, Bottle Gourd, Brinjal, Broccoli, Brussil'S Sprouts, Bush Squash, Butter Pea , Cabbage, Caleus, Capsicum, Cucurbits, Cardamom, Carnation, Carrot, Cashew, Cauliflower, Celery,, Chapan Kaddu, Chestnut, Chillies, China Astor, Chrysanthemum, Cinnamon, Citrus, Clove, Colocasia , Coriander, Cotton, Crossandra, Cucumber, Cumin, Curry Leaf, Custard Apple, Cymbidium, Datepalm, Dill Seed, Dolichos Bean, Drum Stick, Fennel, Fig, French Bean, Garlic, Gerbera, Gerkhin, Ginger, Gladiolus, Gobhi Sarson, Grape, Greater Yam, Green Pea , Guava, Hazelnut, Hibiscus , Indian Bean , Indian Squash , Isabgol, Ivy Gourd, Jack Fruit, Jamun, Jasmine, Jute, Kaner, Kinnow, Kiwi Fruit, Knol-Khol, Kokum, Koronda, Kundru, Lab Lab, Lahsoda, Large Cardamom, Leafy Vegetable, Lehberrry, Lemon, Lesser Yam , Lettuce, Lilliums, Litchi, Long Melon, Loquat, Malta, Mango, Marigold, Medicinal, Melon, Mentha, Mesta, Methi , Mint, Mosambi , Mulberry, Mushroom, Neem, Nutmeg, Onion, Opium Poppy, Orange, Papaya, Passion Fruit, Peach, Pear, Pecan Nut, Pepper, Periwinkle, Persimmon, Pineapple, Plum, Pointed Gourd, Pomegranate, Potato, Pumpkin, Radish, Red Chillies, Ribbed Gourd , Rice Fallow Cotton, Ridge Gourd, Rose, Roselle , Runner Bean, Safed Musli, Saffron, Sapota, Satawar, Smooth Guard, Snake Gourd, Spinach, Spine Gourd, Sponge Gourd, Stevia, Strawberry, Sugar Beet, Sugarcane , Summer Squash , Sweet Cherry, Sweet Potato, Tapioca, Tomato, Tuberose, Tulsi, Turmeric, Turnip , Vanilla, Walnut, Watermelon, White Yam, Winged Bean, Yard Long Bean, Zentedeschia
<b>Food Crop/ oilseeds</b>	Bajra, Barley, Barnyard Millet, Bengal Gram, Black Gram, Broad Bean, Buck Wheat, Castor, Cluster Bean, Common Millet, Cowpea, Faba Bean, Field Bean, Fingermillet, Green Gram, Groundnut, Guar, Horse Gram, Italian Millet, Jojoba, Jowar, Karan Rai, Khesari , Kodo Millet , Korra, Lentil , Lethyrus, Linseed, Lobia, Maize, Mochai, Moth Bean, Mustard, Niger, Oats, Oilseeds, Olive, Paddy, Peas, Pigeon Pea, Ragi, Rajma, Rajmash Bean, Rape and Mustard, Raya, Red Gram, Rice, Rice Fallow Pulses, Ricebean, Rocket Salad, Safflower, Sarson, Sesame, Sorghum, Soybean, Sunflower, Sunnhemp, Tall Fescue Grass, Toria, Triticale, Wheat
<b>Plantation</b>	Areca nut, Babool, Betel Vine, Chinar Tree, Cocoa, Coconut, Coffee, Eculeptous, Jatrophia, Oil Palm, Palmyra, Poplar, Pulpwood, Rubber, Sagoan, Sal Wood, Sandal Wood, Tea, Teak, Tobacco

Please note:

- i. Any crop not mentioned above may be considered at the time of underwriting.
- ii. The annexure is subject to further amendment following likely developments in the future.
- iii. All varieties of the crops mentioned in the above table will be considered for insurance.

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