

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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	Weather Insurance Policy - (Retail)	NA				
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0001V02201112	NA				
3	Structure	Benefit Basis (Sum Insured will be determined based on cost of Input and/or other relevant factor(s))	NA				
4	Interests Insured	<As per Policy schedule>	Policy Schedule				
5	Sum Insured	<As per Policy schedule>	Policy Schedule				
6	Policy Coverage	As per Term-sheet	Policy Schedule				
7	Add-on Cover	No Add on					
8	Loss Participation	< as per Policy Schedule>	Policy Schedule				
9	Exclusions	<ol style="list-style-type: none"> 1. Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel 2. Acts of Terrorism 3. War and war-like operations 4. Pandemic and Infectious Diseases 5. Force Majeure and Other Perils: unless it is mentioned as a covered peril in the policy. <p>< For details please refer Policy wordings and Term-Sheet></p>	Policy Wordings				
10	Special Conditions and Warranties (if any)	< as per Policy Schedule>	Policy Schedule				
11	Admissibility of Claim	<p>Claim calculation: As per Term-sheet mentioned in Policy Schedule.</p> <p>A sample example of Deficit Rainfall is given below.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Period</th> <th style="text-align: center;">1 May 2020 to 16 May 2020</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Index definition</td> <td style="text-align: center;">The payout will start if the cumulative rainfall is less than the strike in the specified period.</td> </tr> </tbody> </table>	Period	1 May 2020 to 16 May 2020	Index definition	The payout will start if the cumulative rainfall is less than the strike in the specified period.	Policy Schedule
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		<table border="1"> <tr> <td>Strike (mm) <</td> <td>200</td> <td>150</td> <td>100</td> </tr> <tr> <td>Payout (Rs.)</td> <td>3000</td> <td>7000</td> <td>14000</td> </tr> </table> <p>Weather Data</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Daily Rainfall in mm</th> <th>Date</th> <th>Daily Rainfall in mm</th> </tr> </thead> <tbody> <tr> <td>1-May-20</td> <td>50</td> <td>9-May-20</td> <td>0</td> </tr> <tr> <td>2-May-20</td> <td>30</td> <td>10-May-20</td> <td>0</td> </tr> <tr> <td>3-May-20</td> <td>0</td> <td>11-May-20</td> <td>15</td> </tr> <tr> <td>4-May-20</td> <td>0</td> <td>12-May-20</td> <td>0</td> </tr> <tr> <td>5-May-20</td> <td>0</td> <td>13-May-20</td> <td>0</td> </tr> <tr> <td>6-May-20</td> <td>10</td> <td>14-May-20</td> <td>5</td> </tr> <tr> <td>7-May-20</td> <td>0</td> <td>15-May-20</td> <td>45</td> </tr> <tr> <td>8-May-20</td> <td>0</td> <td>16-May-20</td> <td>0</td> </tr> </tbody> </table> <p>Cumulative Rainfall : (1st May to 16th May) =155 mm Claim calculation: As the rainfall is less than 200 mm and more than 150 mm, the payout will be INR 3000</p>	Strike (mm) <	200	150	100	Payout (Rs.)	3000	7000	14000	Date	Daily Rainfall in mm	Date	Daily Rainfall in mm	1-May-20	50	9-May-20	0	2-May-20	30	10-May-20	0	3-May-20	0	11-May-20	15	4-May-20	0	12-May-20	0	5-May-20	0	13-May-20	0	6-May-20	10	14-May-20	5	7-May-20	0	15-May-20	45	8-May-20	0	16-May-20	0	
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12	Policy Servicing – Claim intimation and Processing	<p>Toll Free Number of the Insurer for claim intimation and query 18002093536 or visit Website- www.tataaig.com or Policy issuing office details as mentioned in Policy Schedule</p> <p>Turn around Time (Time)-</p> <p>The claims would be settled on the certified data provided by the authorized reference data source/ weather station as mentioned in the policy schedule and will be calculated as per Term-sheets.</p> <p>Escalation Matrix when TAT is not satisfied: as provided under Grievance Redressal</p>	Policy Schedule																																												
13	Grievance Redressal and Policyholders Protection	<p><i>At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number 1800-266-7780 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).</i></p> <p>Escalation Level 1</p> <p><i>If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.</i></p> <p>Escalation Level 2</p> <p><i>If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.</i></p>																																													

		<p><i>If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/</i></p> <p><i>The name and address of the Insurance Ombudsman of competent jurisdiction are as mentioned in Policy wordings</i></p>	
14	Obligation of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. 	

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note- In the event of no response from your end within 7 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

Legal Disclaimer Note: The information must be read in conjunction with the policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.