

Crop Insurance

PRODUCT DETAILS

WEBDOC in collaboration with the underwriters brings CROP INSURANCE coverage against Natural Disaster / God Act for the People of Pakistan.

The process needs to be very simple and straightforward for customers to understand. A policy will cover them for a month based on daily premiums against any crop on any size of land. The policy will cover for the financial Limit against crop insurance for Natural disaster / God's act.

The Claim Process will also be very simple. As claims will be paid pro-rata according to the following table, it is entirely the insurance underwriters' decision if or not they intend a survey before paying a claim. On higher claims amounts the survey will be conducted, however on lower amounts they may pass-it without survey. Most of the time a call to the farmer will do the trick. Insurance companies based on the information either on call or through surveys will provide a small report / (some time a survey report) to finalize the claim. Pictures of the crops destroyed with evidence from farmers of natural disaster may be required to strengthen the case, but not necessarily as Natural disaster will be in the area instead of the only insured crops. For Lower end claims pictures of the Natural / God' act on the crops are mandatory. Generally speaking, any claims up to 20,000 may be classified as lower end claims.

PAYMENT OPTIONS AND COVERAGE

Clients can pay on following basis and avail a CROP INSURANCE COVER.

PAYMENT OPTIONS	CHARGES	COVERAGE	CHARGES	COVERAGE	CHARGES	COVERAGE
Daily	2	10000	2	10000	2	10000
Weekly	12	10000	12	10000	12	10000
Monthly	60	10000	60	10000	60	10000
Bi-Annually	500	30000	500	30000	500	30000
Annually	1000	30000	1000	30000	1000	30000

ELIGIBILITY AND ENROLLEMENT

Applicants are eligible to apply for a Crop Insurance Plan under the Policy if Applicants meet ALL the criteria set out below:

- All Eligible Applicants shall be natural persons. Corporations, partnerships and businesses shall not be eligible for coverage under the Policy.
- All Eligible Applicants shall be authorized to apply from the land owners.
- If the Applicant wishes to apply for and subscribe to a Plan under this Insurance Policy, the Applicant will be required during the registration process to:
 1. Acknowledge that the Applicant has read and understood the terms of the Policy
 2. Confirm that the Applicant meets the eligibility criteria.

INTENTIONAL FALSE STATEMENT OF THE INSURED

- In the event of any concealment or misrepresentation the Policy shall become null and void with respect to the relevant Insured.
- Insurance Benefits payable are subject to the Applicant's confirmations being true and correct; and if the Applicant's confirmation is untrue or incorrect, no Insurance Benefits will be payable, and the End User Price the Subscriber paid will not be refunded.

COVERAGE

Crop cover is provided regardless of the area, yield, production, or other measurements. Cover is provided against the Natural Disaster or God's act as we call it in insurance.

This includes:

- Excessive rains
- Flood, Hurricanes, or strong natural winds
- Earthquakes
- Pesticides or insect attacks
- Over watering
- Over flooding crops

EXCLUSIONS

- Wrong use of medicines, mistakenly providing extra water or any other reason not including Natural disaster or God's act doesn't cover within the Policy.

- War, Invasion, Act of Foreign Enemy, Hostilities or Warlike Operations (whether war has been declared or not), Civil War, Rebellion, Riots & Strike, State of Siege, Labor Disputes or any events or causes which determine the proclamation or maintenance of martial law or state of siege the acts of any lawfully constituted authority, terrorism and alike activities.
- Losses occurring before attachment of risk or after harvesting.
- Losses directly or indirectly caused due to neglect and/or malfeasance of the covered/ members of his family employees, poor farming practices or failure to reseed or replant if it is possible to do so under the circumstances.
- Loss due to theft, malicious act or due to reasons and risks not specifically covered by the policy.
- Any loss or damage arising out of measures taken by the government for the public interest.
- Price fluctuations (output prices), and loss of market etc.
- Act of Loss, destruction, damage, directly or indirectly caused to the covered Property by or arising from or in consequence of or contributed by; ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission or arising from or in consequence of or contributed to by nuclear weapons/materials.
- Loss, destruction or damage directly or indirectly caused by act(s) of Terrorism; acts of terrorism as specifically defined hereunder, 'an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of an act harmful to human life, tangible or intangible property or infrastructure, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

FREE LOOK UP PERIOD

Free look period of 14 days –option of canceling if the customer is not satisfied

NOTICE OF CLAIMS

The Company shall be notified of the occurrence of Insured Claim as soon as possible, but not later than 30 (Thirty days) from the date of Natural disaster and his/her loss, which it shall be treated as time-barred and the Company shall not be bound to pay the Claim.

REQUIRED DOCUMENTS FOR CLAIMS

For each Claim reported, the Company shall obtain: From the Claimant:

- Pictures of the affected crop including his picture within the frame.

(Only real pictures are accepted. Any photo shop will be treated as misrepresentation of claim under fraud)

- Where required, access to surveyors to land and crops
- CNIC Both Sides
- Affidavit from competent authority (i.e., NDMA, Land or Agriculture Department) to Proof the loss.

WAITING PERIOD FOR CLAIMS

The customer can claim his insurance after 15 days from getting the service.

CLAIMS SETTLEMENT PERIOD

Claims Payments will be made after receiving the documentation from the client as per below.

- All claims for Rs. 1 Policy will be paid in 15 working days.
- All other claims will be paid in 30 working days.

IN CASE OF DISPUTE IN CLAIMS

If there is a dispute, suspected fraudulent activity on the claim or a unique situation which requires further clarification, the payment period can be extended but shall not exceed ten (15) working days, or as long as the dispute takes to resolve in the legal system.

TERMINATION OF INSURANCE

The insurance of an Insured shall automatically terminate at the earliest time below:

- Upon cancellation or withdrawal of subscription
- Claims Payments

WHATSAPP AND HELPLINE NO

Our services are available from Monday 09:00 A.M to Saturday till 09:00 P.M

- 0311-9271928 Whatsapp Number for claims documents
- 9362 Helpline Number

PRO-RATA TABLE FOR CLAIM PAYMENTS					
AMOUNT	BENEFIT	AMOUNT	BENFIT	AMOUNT	BENEFIT
2	10000	2	10000	2	10000
12	10000	12	10000	12	10000
60	10000	60	10000	60	10000
500	30000	500	30000	500	30000
1000	30000	1000	30000	1000	30000
2	10000	2	10000	2	10000
12	10000	12	10000	12	10000
60	10000	60	10000	60	10000
500	30000	500	30000	500	30000
1000	30000	1000	30000	1000	30000
2	10000	2	10000	2	10000
12	10000	12	10000	12	10000
60	10000	60	10000	60	10000
500	30000	500	30000	500	30000
1000	30000	1000	30000	1000	30000