

Khushal Tahafuz T&C

Terms & Conditions

Amount	Monthly Amount	Coverage
3	90	20,000
6	180	40,000
12	360	80,000

Exclusions:

- Payment of claims is subject to exclusions, as outlined below.
- Crop Insurance Cover shall not cover.
- Any act which is not natural.
- 7 days consistent payments must be made to make a claim.
- 7 days waiting period applies.

Eligibility & Enrolment:

- 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 landowners.

- 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:
- Acknowledge that the Applicant has read and understood the terms of the Policy.
- Confirm that the Applicant meets the eligibility criteria.
- the 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.
- Intentional False Statements of The Insured
- In the event of any concealment or misrepresentation the Policy shall become null and void with respect to the relevant Insured.

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 include 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 crop CNIC Both Sides

Termination Of Individual Insurance

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

- Upon cancellation or withdrawal of subscription_

Claims Payments:

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

- All claims for Rs. 3 Policy will be paid in 15 working days.
- All other claims will be paid in 30 working days.

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.