



Agriculture Insurance Company of India Limited

Head Office: 13th Floor, Ambadeep Building, K.G. Marg, New Delhi 110001PRADHAN MANTRI FASAL BIMA YOJNA (PMFBY) Micro Insurance
Proposal Form for Non-Loanee Farmer- Through Micro Insurance Agent

Season & Year: _____ 20 -- --

Documents to be Enclosed:

- Copy of Land document towards Insurable interest :
(Land Possession Certificate/Land revenue receipt/ Patta/ Contract/
other documents as per notification)
Pl. fill details of all the crops you wish to insure in a village in this form

Agent Name:

Agent Id no:

Agent Address:

Ph no:

e-mail:

1. Details of Farmer:

Are You a registered Farmer with AIC: If Yes, provide Farmer ID No. in the box below and if Not fill Farmer Registration Form	Yes / No
Name : Mr./Ms./ Mobile/Phone no:	Farmer ID No.:

2. Notified Area Details (L4 – L7 Labels to be filled in as per prevalent nomenclature in the State):

State	District				
L2	L3	L4	L5	L6	L7

3. Details of Crop and Area Proposed for Insurance:

Block/ Tehsil / Hobli	Village	Survey No.	Mention whether you are Owner/ Share- cropper/ Tenant of the survey no.	Crop	Proposed Date/ Actual Date of Sowing of the crop	Area Sown in Hectares	Other Crops Sown

I hereby declare that the provisions of the scheme have been read and understood by/ explained to me in detail before completing the Proposal Form including Farmer Registration form. I hereby further declare that the particulars furnished above are true and correct. I have sown/intend to sow crop insured. Further, I undertake to inform the insurance company if there is change in crop and pay any difference in premium which becomes payable.

I have not submitted any other crop insurance proposal covering the above mentioned crop grown on above survey no. during the season under the Scheme either through this Bank branch / PACS or Insurance intermediary or any other Bank branch /PACS or any other Scheme or with any other Insurance Company.

Place:

Date:

Witness (for thumb impression):

Signature/Thumb Impression of Proposer

Insurance is the subject matter of solicitation

(For use by Intermediary)

Notified Area	Crop	Area insured (ha)	Sum insured (Rs)	Farmers Premium Rate (%)	Farmer's Premium (Rs) (6)= (4) x (5)	Details of remittance of premium
(1)	(2)	(3)	(4)= (3) x Scale of Finance	(5)		DD / Cheque no.
						Dated
						Drawn on (name of bank)
Total			*			Debited on

*Total Sum Insured not to exceed Rs 1,00,000.00

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to a person to take out or renew or continue an insurance in respect to 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 except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

GUIDELINES FOR COMPLETION OF THE FORM

- Only one proposal form to be filled up for all the crops proposed to be notified in a survey no. .
- Please complete the Proposal Form in all respects. The proposal should be signed by the proposer and all documents as mentioned above enclosed
- 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.
- The Insurance 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.

1. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid. The detailed terms and conditions are printed at the back of Acknowledgement

Insurance is the subject matter of solicitation

Acknowledgement
(PMFBY)

PMFBY-NL-PF-1

Date: _____

Received Rs. _____ (Rupees-----only) towards consideration as Farmer's share of Premium from Mr. / Ms. -----
-----, Son/Daughter/Wife of Shri-----, cultivator of -----Block/Tehsil/Taluka/Revenue Circle of-----
District of -----State/UT, having Bank Account No.-----in ----- Bank-----Branch, towards coverage of -----
----- crops in total land of -----Hectares for a Sum Insured of Rs. ----- during ----- Season of ----- year under
Pradhan Mantri Fasal Bima Yojna (PMFBY), vide Cash/Cheque/DD No. ----- dated ----- drawn on -----Bank, subject to
realization.

Broker/Agent Name:
Address:

Please preserve this Acknowledgement for future use

(Authorized Signatory)

Terms and Conditions (To be printed on back of Acknowledgement)

1. The coverage under PMFBY will be strictly as per operational guidelines framed DAC&FW, GOI and the notification issued by the state government for the relevant season
2. The proposer shall submit only one proposal form for a season. He further agrees to limit total Sum Insured to Rupees one lakh for the season.
3. The proposer shall disclose all material facts. Any discrepancy discovered later may lead to cancellation of insurance cover and forfeiture of premium. Material facts for this purpose will include but not restrict to facts relevant to crop insured, season insured, notified area insured and insurable interest.
4. The Insurance company reserves the right to reject this proposal if it is not signed /not completely filled / required documents in support of insurable interest are not enclosed/ full share of farmer's premium is not paid
5. The insurance cover may be cancelled if it is discovered at any time that :
 - a. The farmer has insured more area than the land possessed by him
 - b. Has taken insurance on the same land in the survey no. from different banks/ branches/ society or as loanee as well as non- loanee farmer.

In above cases the premium would not be refunded.
6. Proposer undertakes to inform the insurer in the event of any change in crop, extent of area sown, bank account and insurable interest within one week.
7. Insurance company reserves the right to reduce claim proportionately, if area insured is more than area sown.
8. Proposer undertakes to inform insurance company within 48 hours of occurrence of loss caused due to perils mentioned in the scheme in case of localized calamity/post-harvest losses
9. Proposer undertakes to assist insurance company and its loss assessors in every manner.
10. Payment of claim under prevented sowing will lead to cancellation of policy and no further claim will be paid.
11. If required, at the time of claim, if any, the insured may be required to submit identity and address proof.
12. Proposer undertakes to submit discharge certificate before receipt of claim.