

CLAIM PROCEDURE FOR ACCIDENTAL FIRE LOSS TO THE STANDING CROP AND / OR HARVESTED CROP (LYING IN THE FIELD OF THE FARMERS) (INSURANCE POLICY DOES NOT COVER THE LOSS OF STACKED CROP, STACKED GRASS AND STACKED HAY OR ANY OTHER PROPERTY LYING / STORED BELOW / BESIDE / UNDER THE ELECTRIC LINE) DUE TO ELECTRICAL ACCIDENT SUCH AS BREAKDOWN OF SUPPLY WIRE, SHORT CIRCUITS, POWER FLUCTUATION, SUDDEN SURGE AND ANY OTHER ALIKE ACCIDENTS.

ACTION TO BE TAKEN BY SDO (on Occourance of event):

- 1. Instruct farmer to Keep the damaged items as it is** till the visit of Surveyor and Joint Assessing Committee.
- 2. Intimation to be given to Insurance company within 24 hours of loss.**
 - (a) at email address : **jcpatel@orientalinsurance.co.in** with a copy to **142600@orientalinsurance.co.in** and copy to MGVCL Corporate Office at email address **srmgr.mgvcl@gebmail.com**
 - (b) Send a Fax message on 02762-251443.
 - (c) Inform Mr. J.C. Patel on Mobile No. : 9426615156 or on Telephone Number : 02762 – 251443; 02762 – 254680; 02762 – 253665.
- 3. Arrange Local Panchnama** of the incidence of the loss to farmer's crop as early as possible. Take-out photographs to keep evidence.
- 4. Co-ordinate** with Surveyor of Insurance Company and Representative of Office of the Electrical Inspector or in his absence representative of Division office of MGVCL to carry out detailed survey.

DETAILED STEPS TO BE TAKEN FOR LEDGING THE CLAIM:

- 1.** Intimation of incident to be sent to Insurance Company within 24 hours of the Incident.
(1) by e-mail (2) by Fax (3) by Telephone.
- 2.** The Victim / Farmer should be informed that incidence site should be kept as it is till the inspection / survey is not carried out.
- 3.** The Deputy Engineer of Sub-Division shall have to visit the site to prepare Panchnama / Rojkam, take-out photographs to keep evidence and collect full details regarding incidence alongwith probable amount of loss of standing crop and then to communicate to respective Division Office, The Oriental Insurance Company and Electrical Inspector by e-mail / Fax or other mode of communication as well as phone to register the claim.
- 4.** Detailed information Intimation to be given to Insurance company with copy of 7/12 utara with data of occurrence of incidence mentioning probable amount of loss by affected farmer or his / her representative [Convincing delay in intimation (as per point no:1) may be considered only with a proper justification, but it should not be more than 5 days].
- 5.** As the Loss is to be certified by the Joint Assessing Committee consisting three persons:
 - (1) Insurance Surveyor or Insurance Company's representative
 - (2) Deputy Engineer of the Sub-Division of MGVCL
 - (3) Representative of Electrical Inspector's office of Government of Gujarat**OR** representative of Division of MGVCL in absence of Representative of Electrical Inspector's office of Government of Gujarat.
- 6.** Joint Assessing Committee will inspect the site of occurrence and arrive at quantity of loss of the crop on their observations of nearby similar undamaged crop and accordingly shall arrive at loss in amount on basis of nearest APMC declared price on the day of occurrence. This procedure shall be witnessed by renowned local representative of village or area.

7. As per policy terms, the claim shall be settled for by Insurance Company.
8. The beneficiary farmer i.e. Original farmer (owner) or tenant farmer (if certified by original farmer / owner) shall execute notarised undertaking for accepting payment as full and final payment and in future, shall not file any suit / complaint before any court or forum for further any compensation on account of the incidence and same shall be submitted to the Deputy Engineer of concern sub-division office (draft for undertaking is attached herewith for ready reference)
9. Deputy Engineer of sub-division shall forward the claim proposal to The Oriental Insurance Company Limited under intimation to Division Office with the required documents as per check list.
10. Concern Division Office has to make follow up with sub-division office as well as Insurance Company (if required), keep records for such cases & compensation paid thereof as like accident cases and report accordingly to Circle Office and in turn, circle office will submit consolidated report to Corporate Office on Quarterly basis.

CHECK LIST OF DOCUMENTS REQUIRED FOR CLAIM :

1. Claim intimation from Victim / Farmer.
2. Subsequent intimation from DE of S/Dn. to the Insurance Company.
3. Local Panchnama of the incidence of the loss to farmer's crop with photographs.
4. Joint Assessing Committee's assessment report duly signed by the committee members.
5. Ownership proof of claimant farmer
 - 7/12 record
 - or Pedhinama
 - or other documents proving the authenticity of ownership.
6. Bank details of victim farmer for making ECS Payment
 - Copy of Cancelled Cheque
 - Or Page of Bank Pass book containing details of account number,
full name of Claimant, Bank & branch name, IFSC and MICR code
7. NOC of other co-owners if any in 7/12 record.
8. Notarised Consent letter (Affidavit) of victim farmer for acceptance of payment as prescribed.

- The amount of loss for the assessed quantity shall be arrived on the basis of the nearest APMC declared price on the day of loss of the burnt crop. The payable amount will be arrived at the rate of 80% of loss assessed in case of standing crops and 90% of loss assessed in case of harvested crops lying in the field, less recoverable salvage if any. The final payable amount will be reduced by 5% amount or Rs. 1000 whichever is higher as per policy terms (Excess Clause).
- This is general guideline for following the procedure for standing crop loss claim. However, in case of any dispute, terms and conditions stated with policy (as attached herewith) will be considered final for settlement of such claims.

બાંહેધરી પત્ર

રવાના:

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પ્રતિશ્રી,
નાયબ ઈજનેર,
મધ્ય ગુજરાત વીજ કંપની લિમિટેડ,
..... પેટા વિભાગીય કચેરી,

તારીખ

વિષય : વીજ અકસ્માત ના કારણે ઉભા પાકને થયેલ નુકશાન અંગે વળતર સ્વીકારવા બાંહેધરી આપવા બાબત.

સંદર્ભ : તા. ની મારી / મારા પ્રતિનિધિની લેખિત અરજી.

મહાશય,

ઉપરોક્ત વિષય અનુસંધાને, હું નીચે સહી કરનાર
....., ઉંમર વર્ષ: રહેવાસી
..... મુ..... પોસ્ટ તાલુકો, બાંહેધરી આપી
જણાવું છું કે, મો.જે. ગામ તાલુકોના સર્વે નંબર
.....માં મેંપાકનું વાવેતર કરેલ હતું. સદર ઉભો પાક
તા.ના રોજ બનેલ
બનાવથી બળી ગયેલ છે. જેના કારણે મને અંદાજીત રૂ.
(રૂપિયા.....)
.....)નું નુકશાન થયેલ
છે જે અંગે મેં ઉપરોક્ત સંદર્ભથી જાણ કરેલ છે અને તેના અનુસંધાને આપના દ્વારા
તપાસ કરવામાં આવેલ છે.

સદર ઉભા પાકના નુકશાની પેટે મધ્ય ગુજરાત વીજ કંપની લિમિટેડ દ્વારા લેવામાં આવેલ વિમા પોલીસી મુજબ મને જે વળતર મળે તે સ્વીકારવા સંમત છું અને સદર વળતર સિવાય ભવિષ્યમાં હું કોઈ કોર્ટ કે અન્ય કોઈ ફોરમમાં વળતર બાબતની ફરિયાદ કે દાવો કરીશ નહીં તેવી લેખિત બાંહેધરી આપું છું.

આપનો વિશ્વાસુ,

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