

CLAIM PROCEDURE
FOR
STANDING CROP LOSS (DUE TO ELECTRICAL ACCIDENT)

1. On occurrence of Loss of Standing Crop due to electrical accident, victimized farmer or his representative shall have to intimate in writing with copy of 7/12 utara to the Deputy Engineer of Sub-Division of his area within 24 hours of occurrence of incidence mentioning probable amount of loss.
2. The Deputy Engineer of Sub-Division shall have to visit the site to prepare Panchnama / Rojkam and to 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, Electrical Inspector by e-mail / Fax or other mode of communication as well as phone to register the claim.
3. Deputy Engineer of Sub-Division shall have to arrange combined visit with Insurance Surveyor / representative of Insurance Company and representative of Electrical Inspector as assessing members of the committee, 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.
4. The payable amount will be 60% of the loss amount arrived by Committee's report subject to deduction of excess amount as per terms and conditions.
5. The beneficiary farmer i.e. Original farmer (owner) or tenant farmer (if certified by original farmer / owner) shall execute notarized 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)
6. 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 under:
 - Claim intimation of farmer and subsequent information collected by Deputy Engineer.
 - Deputy Engineer's detailed report.
 - Proof of ownership from claimant farmer i.e. revenue record of 7/12 utara, Pedhinama (if required) or other documents proving the authenticity of ownership.
 - Local Panchnama for the incident and loss occurrence
 - Committee's duly signed report showing assessment of loss.
7. On receipt of all the relevant papers, claim will be settled by insurance company directly in favour of victimized farmers (or the tenant farmer as certified by original farmer/owner) and payable compensation amount will be paid directly. However, insurance company may get the claim investigated by an independent insurance investigator if required.
8. 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.

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.