

UGVCL Uttar Gujarat Vij Company Limited

CIN - U40102GJ2003SGC042906
(A subsidiary of Gujarat Urja Vikas Nigam Limited)



UGVCL / R & C / Tech/Crop Burn Policy/124

Date: 08th Feb 2024

Circular:

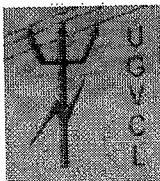
Sub: Public Liability Insurance Policy (Non Industrial) against loss of Standing crop &/or Harvested crop lying in the field due to electrical line faults & accidents.

- Ref:** 1. Standing Crop Burning compensation circular No: UGVCL/R & C/Tech-1/Crop Burnt Policy/250 Dated 10.02.2022.
2. Public Liability Insurance Policy (Non Industrial) by The New India Assurance Company Ltd vide Policy No 21150036230700000003 for the period From 00:00 hrs of 06.02.2024 to Midnight 05.02.2025.

In line of discussions & decision taken in State Advisory Committee meetings, to facilitate proper & fare compensation on account of loss of standing crop due to electrical line faults & accidents without making a matter of litigation, Uttar Gujarat Vij Company Ltd. has taken an insurance policy from The New India Assurance Company Ltd. for the period of 06.02.2024 to 05.02.2025 approved by competent authority.

The detail of New Policy is as under:

Sr. No.	Parameters	Particulars
1	Name of Insurance Company	The New India Assurance Company Ltd.
2	Insured Coverage	Loss of standing crop &/or Harvested crop(But not the Stacked Crop) lying In the field due to electrical accident such as Breakdown of supply wire, Short Circuits, Power Fluctuation, Sudden Surge etc.
3	Coverage Area	Geographic Jurisdiction of UGVCL
4	Policy Number	21150036230700000003
5	Policy Period	From 00:00 hrs of 06.02.2024 to Midnight 05.02.2025
6	Premium Amount	Rs.15,00,000/- (Including GST)
7	Sum Assured	Rs.75,00,000/- (Rupees Seventy Five Lakhs)
8	Maximum coverage/ Incident	Rs.2,00,000/- (Rupees Two Lakhs)



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अमृत महोत्सव

9	Applicable excess (deduction)	5.0% of assessed claim amount subject to minimum of Rs 2500/- per claim.
10	Correspondence details of the Insurance Company	The New India Assurance Company Ltd, Mehsana Business Office, 2 nd Floor, Bharat House, Above L.G. Show Room, Nr. Madhuvan Complex, Highway Road, Mehsana-384002
11	Name of Contact Person	1. Ankit Darji, (Business Development Executive), 2. Kirtiben Chauhan (Business Development Manager)
12	Telephone /Fax. No.	1. Ankit Darji Mobile-84013-58914 Telephone:02762251232,254785,233124 2. Kirtiben Chauhan, Mobile -89052-41164 Telephone:02762251232,254785,233124
13	E-mail address	1. ankit.darji@newindia.co.in 2. kirtiben.chauhan@newindia.co.in

The terms, conditions & applicable claim procedure are attached herewith. However, summarized terms & conditions and procedure are mentioned in Annexure: A for ready reference.

As policy is in force from 06.02.2024, any such occurrence is to be reported & applicable compensation is to be claim from Insurance Company with effect from 06.02.2024.

All the field offices are directed to intimate any such crop loss occurrence on account of electrical accident (as prescribed), register the compensation claim with The New India Assurance Co. Ltd., & follow the further procedure for payment of compensation to the farmer as per policy provisions.

Signed by: ENGINEER
GHANSHYAMBHAI HARGOVINDBHAI
Location: mehsana
Organization Unit: Uttar Gujarat Vij
Company Ltd.
Date: 07-Feb-2024 (04:08 PM)

Chief Engineer (OP)
UGVCL, Mehsana

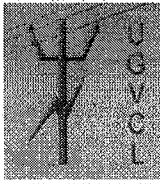
Encl: - Copy of policy, Annexure A & Draft undertaking

Copy fwcs to:

1. The Secretary, GERC, 6th Floor, GIFT ONE, Road 5C, Zone-5, GIFT City, Gandhinagar-382355

Crop burning policy 2024-25.doc
Page No. 2

Regd. & Corporate Office: Visnagar Road, MEHSANA - 384 001 (North Gujarat)
Telephone: (02762) 222080-81 Fax: (02762) 223574
Website: www.ugvcl.com e-mail: corporate@ugvcl.com



UGVCL
Uttar Gujarat Vij Company Limited

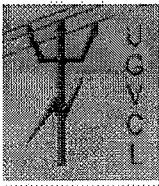
CIN - U40102GJ2003SGC042906
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2. The Chief Electrical Inspector, Block-18, 6th floor, Udhyog Bhavan, Sec-11, G'nagar for information & passing the instruction to concern Electrical Inspectors
3. The Chief Engineer (Tech) GUVNL Baroda
4. The Chief Engineer, MGVL / DGVCL / PGVCL : Vadodara / Surat / Rajkot
5. The Divisional Manager, The New India Assurance Company Ltd, 2nd Floor, Bharat House, Above L.G.Show Room,Nr.Madhuvan complex, Highway Road Mehsana-384002
6. President, Bhartiya Kisan Sangh, Balram Mandir Parisar, Sector-12, Gandhinagar
7. President, Gujarat Chamber of Commerce & Industry, Gujarat Chamber Building, Shree Ambica Mills, Ashram Road, Ahmedabad- 380009
8. President, Rajkot Engineering Industries Association, Bhaktinagar Industrial Estate, Rajkot-360002

Copy to:

1. CE (P&P), UGVCL, Mehsana
2. GM (Finance), UGVCL, Mehsana
3. Addl. CE (Tech/Vigi.)/(Project), UGVCL, Mehsana
4. Addl. CE, Circle Office, Sabarmati
5. Supdt. Engineer RE/Solar/DSM/Commerce/Procurement/QCC/IT, UGVCL, Mehsana
6. Supdt. Engineer, Circle Office, UGVCL, Mehsana/Palanpur/Himatnagar/Sabarmati
7. Executive Engineer, Division office, UGVCL, _____, It is hereby directed to keep the up to date record of crop burning incident at division level in register form.
8. EA to MD, UGVCL, Mehsana



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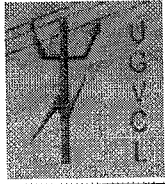
Claim procedure for loss of Standing Crop &/or Harvested crop lying in the field due to Electrical Accident such as breakdown of supply wire, short circuit, power fluctuation, sudden surge and any other alike accidents (Insurance policy does not cover the loss of stacked crop, stacked grass and stacked hay or any other property laying / stored bellow / beside / under the electric line).

ACTION TO BE TAKEN BY SDO (On occurrence of event):

1. Instruct farmers 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:
 - (1) ankit.darji@newindia.co.in &
 - (2) kirtiben.chauhan@newindia.co.in
 With copy to UGVCL Corporate Office at email address eetech1@ugvcl.com & concern Circle & Division Office
 - b. Inform Mr. Ankit Darji, Mobile No:-8401358914
 - c. Inform Ms. Kirtiben Chauhan Business Development Manager, Mobile No. 8905241164
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 UGVCL to carry out detailed survey.

DETAILED STEPS TO BE TAKEN FOR LODGING THE CLAIM BY DE OF SDO:

1. Intimation of incident to be sent to Insurance Company within 24 hours of the Incident. (1) by e mail or (2) by Fax or (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 along with probable amount of loss of standing crop and then to communicate to respective Division Office, The New India Assurance Company and Electrical Inspector by e-mail / Fax or other mode of communication as well as phone to register the claim.



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4. Immediately after survey, inform Victim / Farmer in writing to submit documentary evidences relating to ownership and bank details so that delay in submission of document to Insurance Company can be avoided.
5. 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.
6. 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 UGVCL
 - (3) Representative of Electrical Inspector's office of Government of Gujarat

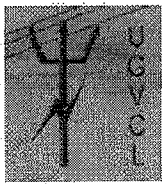
Or

Representative of Division of UGVCL in absence of Representative of Electrical Inspector's office of Government of Gujarat.

7. Joint Assessing Committee will inspect the site of occurrence and arrive at quantity of loss of the crop on their observations of nearby similar un damaged 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.
8. As per Insurance policy terms, the claim shall be settled for by Insurance Company.
9. The beneficiary victim / farmer i.e. Original 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 or concern sub-division office (Draft for undertaking is attached herewith for ready reference)
10. Deputy Engineer of sub-division shall forward the claim proposal to The New India Assurance Company Limited, Mehsana under intimation to Division Office with the required documents as per check list.
11. Concerned 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 monthly basis.

CHECK LIST OF DOCUMENTS REQUIRED FOR CLAIM :

1. Claim intimation from Victim / Farmer.
2. Subsequent intimation from DE of subdivision to the Insurance Company.
3. Local Panchnama of the incidence of the loss to farmer's crop with photographs.



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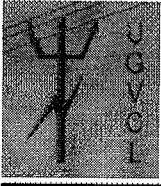
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4. Joint Assessing Committee's assessment report duly signed by the committee members.
5. Ownership proof of claimant farmer
 - 7/12 record
 - Pedhinama (If required)
 - Or other documents proving the authenticity of ownership
6. Bank details of Victim/ 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. Notarized Consent letter (Affidavit) of victim farmer for acceptance of payment as prescribed.

General

1. 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 0.25% amount or Rs. 2500 whichever minimum as per policy terms (Excess Clause)
2. On receipt of all the relevant papers, claim will be settled by insurance company directly in favor of victimized farmers (or the tenant farmer as certified by original farmer/owner) and payable compensation amount will be paid directly to the farmer concerned within 30 days without making any legal formality. However, insurance company may get the claim investigated by an independent insurance investigator if required.

This is general guide line for following the procedure for claims against standing crop &/or harvested crop (lying in the field) loss. However, in case of any dispute, terms & conditions stated with policy (as attached herewith) will be considered final for settlement of such claims.



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(A subsidiary of Gujarat Uja Vikas Nigam Limited)આજ્ઞાદીક્ષા
અમૃત મહોત્સવ

બાંહેધરી પત્રક

તા.

પ્રતિશ્રી,
નાયબ ઈજનેર,
ઉત્તર ગુજરાત વીજ કંપની લી.,
..... પેટા વિભાગીય કચેરી,
.....

વિષય:- વીજ ફોલ્ટ કે વીજ અકસ્માતના કારણે ઉભા અને / કાપણી કરેલ પાક બળી જવાથી થયેલ નુકશાન
અંગે વળતર સ્વીકારવા બાંહેધરી આપવા બાબત.

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

ઉપરોક્ત વિષય અનુસંધાને, હું નીચે સહી કરનાર
ઉ.વર્ષ:.....રહેવાસી :.....તાલુકો :..... લેખિત બાંહેધરી આપી
જણાવું છું કે, મોજે ગામ :..... તાલુકો :..... ના સર્વે નં. :.....માં
મેના પાક નું વાવેતર કરેલ હતું.

સદર ઉભો અને / કાપણી કરેલ પાક, તા..... ના રોજ બનેલ બનાવથી
બળી ગયેલ છે. જેના કારણે મને અંદાજિત રૂ:...../- નું નુકશાન થયેલ છે. જે અંગે મેં ઉપરોક્ત
સંદર્ભથી જાણ કરેલ છે અને તેના અનુસંધાને આપના દ્વારા તપાસ કરવામાં આવેલ છે.

સદર પાકના નુકશાન પેટે ઉત્તર ગુજરાત વીજ કંપની લી. દ્વારા લેવામાં આવેલ વીમા પોલીસી મુજબ મને જે
વળતર મળે તે સ્વીકારવા સંમત છું અને સદર વળતર સિવાય ભવિષ્યમાં હું કોઈ કે અન્ય કોઈ ફોરમમાં
વળતર બાબતની ફરિયાદ કે દાવો કરીશ નહીં તેવી લેખિત બાંહેધરી આપું છું.

આપનો વિશ્વાસુ.