

# PMFBY Crop-Insurance Claim & Appeal

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

## Background

Prepares a Pradhan Mantri Fasal Bima Yojana (PMFBY) crop-insurance claim — a localised-calamity or post-harvest loss intimation, or the season-end claim — and appeals a rejected or short-settled claim, with the loss basis (yield data, crop-cutting experiments, weather), the evidence and the representation to the insurer and the agriculture department.

## Purpose of this tool & output

File a PMFBY crop-insurance claim or appeal a rejected/short claim, with the loss intimation, yield-loss basis and evidence

## How the output is used

Use the loss-category identification, the intimation content and the evidence index to lodge the PMFBY intimation within the reporting window through the insurer app, toll-free number, bank or CSC, and where a claim is rejected or short-paid, file the drafted appeal to the insurer and the district grievance committee.

## Who receives it

The empanelled insurance company for the area and season, and the agriculture department or district-level grievance committee; intimated via the crop-insurance app, toll-free helpline, the financing bank or a CSC.

## How to submit / file it

Lodge the loss intimation within the window (generally within 72 hours for a localised or post-harvest loss) with the crop, area and loss particulars and the evidence; a season-end claim follows the area-yield or CCE data. An appeal goes to the insurer and the grievance committee.

## Who should vet it

No professional is generally needed for the intimation; a disputed yield or a large rejected claim may warrant an agronomist or a lawyer for the grievance-committee representation.

## Important cautions

The 72-hour intimation window for a localised or post-harvest loss is strict, and the loss basis differs (individual assessment versus crop-cutting-experiment area yield versus the weather index); a late or wrongly-categorised intimation defeats the claim. Verify with the insurer or agriculture department.

## Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and

processes vary by state and change over time — confirm with your state authority.