**Annexure-WB-KR-VIII**

 **RWBCIS Details of Localised Calamities**

Under RWBCIS Inundation, Landslide & Damage by Heavy Wind are notified as Add On Covers as detailed below:

**Inundation** is notified for all Notified Crops.The objective is to compensate for Total Crop Loss due to inundation in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth , subject to the maximum sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

**Landslide** is notified for all Notified Crops except in the Districts of Alappuzha & Kasargode. The objective is to compensate for Total Crop Loss due to Landslide in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth , subject to the maximum sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

**Heavy Wind Damage** is notified for Banana, Nutmeg ,Arecanut, Pepper & Cardamom Crops. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth , subject to the maximum sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

**Other Conditions:**

**1.Only cases of Total Losses of the Plants/Plants becoming unproductive are considered.**

**2.Crop Sown-Cum Damage Certificate of the Agriculture Officer as per the prescribed format is Mandatory for all losses.**

**3.In case of individual losses for trees/plants (Other than Paddy Crop) the total no of the trees/plants rendered totally unproductive by the notified peril would be assessed and the proportional area worked out as per the standard planting density .**

**4.In cases of Claims settled for notified Localised Calamities on individual basis , only the remaining area is considered for further settlement of claims based on Weather Data .**

**5.The Claim Settlement Slabs based on the Growth Stage would be as 1. Seedling Stage ( 30%) 2. Early Vegetative Phase (40%) 3.Late Vegetative Phase(60%) 4.Flowering Phase (80%) 5.Harvesting Phase (100%) .In the case of bearing Perennials with Seasonal Flowering and Fruiting nature phases 2, 3 , 4 & 5 would be considered .**