

**Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2018-19**

**TERMSHEET**

Crop : Summer Veg Group1 (Cabbage , Carrot, Garlic and French Bean) State: KERALA District: IDDUKI  
 Season : Rabi 2018-19 Reference Unit Area : **As per Notification**  
 Reference Weather Station: **AWS as per Notification in the Notified Panchayats** Backup Weather Station: **As per Notification**  
 Unit : Hectare Total Sum Insured: **40000**

**Cover-1: Rise in Night Temperature**

Cover Period: **01-Jan** To **28-Feb**  
 Cover Index: Count Of days having daily Minimum temperature greater than 21 ° C

Strike (>)	15
Exit	30
Rate (Rs/Day)	666.67
Max Payout (Rs)	10000

**Cover-2: Disease Congenial Days (DCDs)**

Objective: To provide cover for reduced growth due to Disease Congenial Climate  
 Cover Period: **15-Oct** To **10-Dec**  
 Cover Definition: Daily Minimum Temperature less than **18** °C with Daily Average RH > **60%** for **3** or more consecutive days

Strike (>=)	3
Exit	7
Rate (Rs/Day)	2000
Max Payout (Rs)	10000

Nature Of Cover: Single Payout of maximum Intensity

**Cover-3 Deficit Rainfall**

Objective: To provide cover against low rainfall

COVER PERIOD	<b>1-Jan</b>	to	<b>30-Apr</b>
	Phase-I		Phase-II
	<b>1-Jan</b>		<b>15-Feb</b>
	to		to
	<b>14-Feb</b>		<b>30-Apr</b>
COVER INDEX	Aggregate of rainfall over respective phase		
STRIKE I mm (<)	20	15	
STRIKE II (<)	10	5	
EXIT	0	0	
RATE I (Rs./ mm)	25	60	
RATE II (Rs./ mm)	275	680	
MAXIMUM PAYOUT (Rs.)	3000	4000	

**Cover-4: Un-seasonal / Excess Rainfall**

Cover Period: **01-Jan** To **30-Apr**  
 Cover Definition: **Daily Rainfall (mm) over Trigger Level**

Cover Period	<b>01-Jan</b>	To	<b>14-Feb</b>		<b>15-Feb</b>	To	<b>30-Apr</b>
	Payout per hectare.				Payout per hectare.		
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)		Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
	15	0	100		10	0	100
	20	500	200		20	1000	200
	25	1500	500		30	3000	350
Nature of Cover: Multiple events	35	6500	0		40	6500	0

Maximum Payout per ha. (Rs.): **13000**

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
40000				