## Structured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2018-19

### TERMSHEET

| Crop: Summer Veg Group 2 (Yard Long Bean, Snake Gourd and Bitter Gourd) | State: KERALA | District: Needs to be specify |
| Season: Rabi 2018-19 | Reference Weather Station: AWS as per Notification in the Notified Panchayats | Reference Unit Area: As per Notification |
| Unit: Hectare | Backup Weather Station: As per Notification |
| | 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 36 °C
- **Strike (x):** 15
- **Exit:** 30
- **Rate (Rs/Day):** 666.67
- **Max Payout (Rs):** 10000

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

- **Cover Period:** 01-Jan To 30-Apr
- **Cover Definition:** No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)
- **Cover Index:** A day is disease congenial climate if
  - Daily Tmax between (°C): 28, 33
  - Average Relative Humidity (%): > 80
- **Strike (x):** 6
- **Exit:** 16
- **Rate (Rs/Day):** 1000
- **Max Payout (Rs):** 10000

#### Cover-3: Deficit Rainfall

- **Cover Definition:** Aggregate of rainfall over respective phase
- **Cover Period:** 1-Jan to 30-Apr
- **Phase I:** 1-Jan to 14-Feb
- **Phase II:** 15-Feb to 30-Apr
- **Cover Index:**
  - **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.):** 3500, 4000

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

- **Cover Definition:** Daily Rainfall (mm) over Trigger Level
- **Cover Period:** 01-Jan To 30-Apr
- **Cover Definition:** Daily Rainfall (mm) over Trigger Level
- **Cover Period:**
  - **Daily Rainfall (mm) more than:** 01-Jan To 14-Feb 15-Feb To 30-Apr
  - **Trigger**
    - **Fixed(Rs.):** 15, 15
    - **Variable (Rs./Per mm):** 10, 10
  - **Payout per hectare.**
  - **Nature of Cover:** Multiple events
    - **Trigger**
      - **Fixed(Rs.):** 20, 20
      - **Variable (Rs./Per mm):** 500, 500
  - **Payout per hectare.**
  - **Nature of Cover:** Multiple events
    - **Trigger**
      - **Fixed(Rs.):** 25, 25
      - **Variable (Rs./Per mm):** 1500, 1500
  - **Payout per hectare.**
  - **Nature of Cover:** Multiple events
    - **Trigger**
      - **Fixed(Rs.):** 35, 35
      - **Variable (Rs./Per mm):** 6500, 6500
  - **Payout per hectare.**

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

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<tr>
<th>Total Sum Insured (Rs.)</th>
<th>Farmer's Premium (Rs.)</th>
<th>State Govt Premium (Rs.)</th>
<th>Central Govt. Premium (Rs.)</th>
<th>Total Premium (Rs.)</th>
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