

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

TERMSHEET

Crop : Summer Veg Group2 (Yard Long Bean, Snake Gourd and Bitter Gourd)
 Season : Rabi 2018-19
 Reference Weather Station: **AWS as per Notification in the Notified Panchayats**
 Unit : Hectare

State: KERALA

District: **Needs to be specify**

Reference Unit Area : **As per Notification**

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 (>)	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 Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1000
Max Payout (Rs)	10000

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	33
Average Relative Humidity (%) >	80	

Cover-3 Deficit Rainfall

Objective: To provide cover against low rainfall

COVER PERIOD **1-Jan to 30-Apr**

Phase	Phase-I	Phase-II
	1-Jan to 14-Feb	15-Feb to 30-Apr

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	01-Jan	To	14-Feb	15-Feb	To	30-Apr
	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
	35	6500	0	40	6500	0

Nature of Cover: Multiple events

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				