

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

TERMSHEET

| | | |
|---|---|---|
| Crop : Summer Potato Season : Rabi 2018-19 Reference Weather Station : AWS as per Notification Unit : Hectare | State: KERALA Reference Unit Area : As per Notification | District: IDDUKI Backup Weather Station: As per Notification Total Sum Insured: 40000 |
|---|---|---|

Cover-1: Rise in Day 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) | 733.3 |
| Max Payout (Rs) | 11000 |

Cover-2: Disease Congenial Days (DCDs)

Cover Period: 01-Jan To 28-Feb
Cover Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

| | | | |
|-----------------|--------|--|------------|
| Strike (>) | 6 | Definition Of Disease Congenial Days (DCDs) | |
| Exit | 16 | A day is disease congenial climate if | |
| Rate (Rs/Day) | 1100.0 | Daily Tmax between (°C) | 21 26 |
| Max Payout (Rs) | 11000 | Daily Tmin(°C) > | 10 |
| | | Average Relative Humidity (%) > | 70 |

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-3: 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 |
| | 20 | 500 | 200 | 20 | 1000 | 200 |
| | 25 | 1500 | 400 | 30 | 3000 | 250 |
| Nature of Cover: Multiple events | 35 | 5500 | 0 | 40 | 5500 | 0 |

Maximum Payout per ha. (Rs.): 11000

Details of Sum Insured & Premium (in Rs)

| Unit | Total Sum Insured | Farmer's Premium | State Govt Premium | Central Govt. Premium | Total Premium |
|---------------|-------------------|------------------|--------------------|-----------------------|---------------|
| Hectare (Rs.) | 40000 | | | | |