

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19

TERM SHEET

State: Kerala

District: Kasargod, Kollam, Kozhikode, Malappuram, Thrissur

Reference Unit Area :

Crop: PADDY 3rd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1	DEFICIT RAINFALL	PERIOD	1-Jan to 15-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Jan to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
		INDEX	Aggregate of rainfall over respective Phases			
		STRIKE (mm) <	5	10	20	50
		EXIT	0	0	0	10
		PAYOUT RATE (Rs./mm)	320	320	400	320
		MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800
TOTAL MAXIMUM PAYOUT (Rs.)		25600				

2	DRY SPELL	PERIOD	1-Jan to 15-May			
		INDEX	Number of days in a spell of consecutive dry days			
		STRIKE (cons. day) >=	21	28	35	40
		PAYOUT (Rs.)	1600	3200	8000	17600
		MAXIMUM PAYOUT (Rs.)	17600			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

3	HIGH TEMPERATURE	PERIOD	1-Mar to 15-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 15-May	1-May to 31-May
		INDEX	Cumulative daily upward deviation of T Max from respective triggers			
		TRIGGER (35	35	35.5	100
		STRIKE (°c) >	4			
		EXIT	40			
		PAYOUT RATE (Rs./°C)	511.11			
MAXIMUM PAYOUT (Rs.)	18400					
		29440				

4	DISEASE CONGENIAL CLIMATE	PERIOD	1-Feb to 15-May			
		INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °c			
		STRIKE (cons. day) >=	3			
		EXIT	7			
		PAYOUT (Rs.)	3680			
MAXIMUM PAYOUT (Rs.)	18400					

Details of Sum Insured & Premium (in Rs)

Total Sum Insured(Rs)	Farmers Premium(Rs)	State Govt Premium(Rs)	Central Govt Premium(Rs)	Total Premium(Rs)
80000				