

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

**TERM SHEET**

State: **Kerala**

District: **Ernakulam, Kollam, Kozhikode, Thrissur**

Reference Unit Area : **As per Notification**

Crop: <b>PADDY 2nd Crop</b>	Reference Weather Station: <b>As per Notification</b>	Unit: <b>HECTARE</b>
	Backup Weather Station: <b>As per Notification</b>	

1.	DEFICIT RAINFALL	PERIOD	<b>15-Nov</b>	to	<b>15-Mar</b>	
		INDEX	<b>Aggregate of rainfall over Period</b>			
		STRIKE (mm) <	<b>5</b>			
		EXIT	<b>0</b>			
		PAYOUT RATE (Rs./mm)	<b>1280</b>			
	MAXIMUM PAYOUT (Rs.)	<b>6400</b>				
2.	EXCESS /UNSEASONAL RAINFALL	Cover Period	<b>15-Nov</b>	To	<b>15-Mar</b>	
		INDEX	<b>Maximum of consecutive 3 days cumulative rainfall</b>			
		STRIKE (mm) >	<b>80</b>			
		EXIT	<b>160</b>			
		PAYOUT RATE (Rs./mm)	<b>600</b>			
	MAXIMUM PAYOUT (Rs.)	<b>48000</b>				
3.	DISEASE CONGENIAL CLIMATE	PERIOD	<b>15-Nov</b>	to	<b>15-Mar</b>	
		INDEX	<b>Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature &gt; <b>32</b> °C</b>			
		STRIKE (cons. day) >=	<b>3</b>			
		EXIT	<b>7</b>			
		PAYOUT (Rs.)	<b>5120</b>			
	MAXIMUM PAYOUT (Rs.)	<b>25600</b>				

**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)
<b>80000</b>				