

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

**TERMSHEET**

Crop : **CASHEWNUT**

District: Kannur, Kasargode, Kozhikode, Malappuram, Palakkad

Season : Rabi 2018-19

Reference Unit Area : **As per Notification**

Reference Weather Station: **As per Notification**

Backup Weather Station: **As per Notification**

Unit : Hectare

Total Sum Insured: **60000**

**Cover-1: Low Minimum Temperature**

**Objective:** To pay for low minimum temperature during cover period causing Flowering problem.

**Cover Period:** 15-Dec To 28-Feb

**Cover Definition:** Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

**Fortnightly Min Trigger Temperature Table**

Fortnights	15-Dec	31-Dec	01-Jan	15-Jan	16-Jan	31-Jan	01-Feb	14-Feb	15-Feb	28-Feb	
Trigger Min. Temperature	20.5 °C		20.5 °C		20.5 °C		20.5 °C		21 °C		
Strike (°C)	20										
Exit (°C)	100										
Notional Payout Per ha. (Rs./ °C)	150.00										
Maximum Payout per ha. (Rs.):	12000										

**Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)**

**Objective:** To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.

**Cover Period:** 15-Dec To 28-Feb

**Definition of Pest / Disease congenial climate**

Minimum Temperature (°C) Between	15 °C	to	20 °C
Relative Humidity (%) Between	50 %	to	70 %

**Event Definition** Disease Congenial Climate Persist for **3** or more consecutive days

**Strike (Cons Day)** 3

**Exit (Cons Day):** 7

**Notional Payout Per ha. (Rs./ day):** 2400

**Maximum Payout per ha. (Rs.):** 12000

**Cover-3: Wet Spell**

**Objective:** To pay for continuous rainfall resulting in reduced growth and plant yield/ quality

**Cover Period:** 01-Mar To 15-May

**Cover Definition:** No of cosecutive Days having daily rainfall > 5 mm

**Strike (Cons Days) =** 3

**Exit (Cons Day):** 10

**Notional Payout Per ha. (Rs./ °C):** 1500

**Maximum Payout per ha. (Rs.):** 12000

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

**Objective:** To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.

**Cover Period:** 15-Dec To 30-Apr

**Cover Definition:**

**Daily Rainfall (mm) over Trigger Level**

Cover Period	15-Dec To 14-Feb			15-Feb To 31-Mar			01-Apr To 30-Apr		
	Payout per hectare.			Payout per hectare.			Payout per hectare.		
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	(Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
	Nature of Cover: Multiple events	20	0	120	10	0	120	20	0
25		600	300	20	1200	250	30	1200	240
30		2100	450	30	3700	410	40	3600	300
40		6600	0	40	7800	0	60	9600	0

**Maximum Payout per ha. (Rs.):** 24000

**Details of Sum Insured & Premium (in Rs)**

Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	60000				