

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

State: **KERALA**

District: **PALAKKAD**

Reference Unit Area : As per Notification

Crop: **MANGO**

Unit: **TREE**

Reference Weather Station: **As per Notification**

Backup Weather Station: **As per Notification**

Cover-1: Disease Congenial Climate

Objective: To provide cover for reduced growth due to Disease Congenial Climate

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

Daily Minimum Temperature less th **24** °C with Daily Average RH > **80%** for **3** or more consecutive days

| PAYOUT TABLE : | C. Days | Payout (Rs.) |
|----------------------|---------|--------------|
| Age group of trees - | | > 4 years |
| | 3 | 160 |
| | 4 | 320 |
| Maximum Payout (Rs.) | | 320 |

Nature Of Cover: Single Payout of maximum Intensity

Cover-2: Unseasonal / Excess Rainfall

Objective: To provide cover for reduced growth due to unseasonal/excess rainfall during cover period

Cover Period: **15-Nov** to **31-Mar**

Cover Index: Daily Rainfall (in mm)

| | Phase1 | Phase2 | Phase3 |
|----------|------------------------|------------------------|------------------------|
| Phases | 15-Oct to 31-Dec | 01-Jan to 28-Feb | 01-Mar to 31-Mar |
| Strike > | 10 | 5 | 10 |
| Exit | 45 | 40 | 45 |

| PAYOUT TABLE : | |
|----------------------|-----------|
| Age group of trees - | > 4 years |
| Payout / mm (Rs.) | 8.29 |
| Maximum Payout (Rs.) | 290 |

Cover-3: High Wind Speed

Objective: To provide cover for reduced growth due to High Wind Speed during cover period

Cover Period: **15-Nov** to **31-May**

Cover Index: Cumulative upward deviation in Daily Maximum Wind Speed from respective triggers

| | Phase1 | Phase2 | Phase3 |
|----------------|------------------------|------------------------|------------------------|
| Phases | 15-Oct to 31-Dec | 01-Jan to 28-Feb | 01-Mar to 31-Mar |
| Trigger (km/h) | 45 | 50 | 40 |

| PAYOUT TABLE : | |
|----------------------|-----------|
| Age group of trees - | > 4 years |
| Strike > | 5 |
| Exit | 25 |
| Payout/kmph | 16.00 |
| Maximum Payout (Rs.) | 320 |

Details of Sum Insured & Premium (in Rs)

| | |
|-----------------------------|-----------|
| AGE GROUP OF TREES - | > 4 years |
| SUM INSURED (Rs.) | 930 |
| Farmer's Premium (Rs.) | |
| State Govt Premium (Rs.) | |
| Central Govt. Premium (Rs.) | |
| TOTAL PREMIUM (Rs.) | |
| PREMIUM % | |