

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

**TERM SHEET**

State: Kerala

District: Kannur, Kasargod, Malappuram, Thiruvananthapuram

Reference Unit Area : As per Notification

Crop: PADDY 2nd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.

DEFICIT RAINFALL	PERIOD	15-Nov to 28-Feb
	INDEX	Aggregate of rainfall over Period
	STRIKE (mm) <	5
	EXIT	0
	PAYOUT RATE (Rs./mm)	1280
	MAXIMUM PAYOUT (Rs.)	6400

2.

HIGH TEMPERATURE	PERIOD	15-Nov to 1-Feb
		Phase-I Phase-II
	Phase	15-Nov to 30-Nov 1-Dec to 1-Feb
	INDEX	Cumulative daily upward deviation of T Max from respective triggers
	TRIGGER	35 35.5
	STRIKE (°c) >	3
	EXIT	30
	PAYOUT RATE (Rs./°C)	651.85
MAXIMUM PAYOUT (Rs.)	17600	

3.

EXCESS /UNSEASONAL RAINFALL	Cover Period	15-Nov To 28-Feb
	INDEX	Maximum of consecutive 3 days cumulative rainfall
	STRIKE (mm) >	80
	EXIT	160
	PAYOUT RATE (Rs./mm)	440
	MAXIMUM PAYOUT (Rs.)	35200

4.

DISEASE CONGENIAL CLIMATE	PERIOD	15-Nov to 28-Feb
	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.)	4160
	MAXIMUM PAYOUT (Rs.)	20800

**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				