

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18

State: **KERALA**

District: **PALAKKAD**

Reference Unit Area : As per Notification

Annexure III-13

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: **16/Jan To 28/Feb**

Daily Minimum Temperature less than **24** °C with Daily Average RH > **80%** in next **3** or more consecutive days

PAYOUT TABLE :

Age group of trees -	C. Days	Payout (Rs.)		
		5-10 years	10-40 years	> 40 years
	3	75	137.5	112.5
	4	150	275	225
Maximum Payout (Rs.)		150	275	225

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: **16/Jan to 31/Mar**

Cover Index: Daily Rainfall (in mm)

Phases	Phase1	Phase2	Phase3
		16/Jan to 31/Jan	01/Feb to 28/Feb
Strike >	10	5	10
Exit	45	40	45

PAYOUT TABLE :

Age group of trees -	5-10 years	10-40 years	> 40 years
Payout / mm (Rs.)	2.86	7.14	4.29
Maximum Payout (Rs.)	100	250	150

Cover-3: High Wind Speed

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

Cover Period: **01/Mar to 31/May**

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

Phases	Phase1	Phase2	Phase3
		01/Mar to 31/Mar	01/Apr to 30/Apr
Trigger (km/h)	45	50	40

PAYOUT TABLE :

Age group of trees -	5-10 years	10-40 years	> 40 years
Strike >	5	5	5
Exit	25	25	25
Payout/kmph	7.50	13.75	11.25
Maximum Payout (Rs.)	150	275	225

AGE GROUP OF TREES -	5-10 YEARS	10-40 YEARS	> 40 YEARS
SUM INSURED (Rs.)	400	800	600
Farmer's Premium (Rs.)			
State Govt Premium (Rs.)			
Central Govt. Premium (Rs.)			
TOTAL PREMIUM (Rs.)			
PREMIUM %			