

## APPLE WEATHER INSURANCE IN JAMMU AND KASHMIR ( Revised)

### Cover 1: Temperature Fluctuations

Cover Objective:- To cover anticipated yield loss due to temperature fluctuation during initial bloom to post bloom stage and fruit development stage

Cover Definition:- Upward deviation of periodical maximum temperature or downward deviation of periodical minimum temperature from the triggered temperature given below for the entire cover period.

AGE GROUP	5-14 Years				15-50 Years			
<b>Cover Period</b>	1st April to 31st May (Initial Bloom to Petal Fall stage)		1st June to 30th September (fruit Development Stage)		1st April to 31st May (Initial Bloom to Petal Fall stage)		1st June to 30th September (fruit Development Stage)	
<b>Trigger Temperatures ( °C ) (Either of two trigger temperatures)</b>	3° ( Minimum temp) 22° (Maximum Temp)		12° ( Minimum temp) 27° (Maximum Temp)		3° ( Minimum temp) 22° (Maximum Temp)		12° ( Minimum temp) 27° (Maximum Temp)	
<b>Duration and Payout</b>	Duration (consecutive days)	Payout	Duration (consecutive days)	Payout	Duration (consecutive days)	Payout	Duration (consecutive days)	Payout
	<b>2 days</b>	50%	<b>2 days</b>	50%	<b>2 days</b>	50%	<b>2 days</b>	50%
	<b>3 days</b>	75%	<b>3 days</b>	75%	<b>3 days</b>	75%	<b>3 days</b>	75%
	<b>4 days</b>	100%	<b>4 days</b>	100%	<b>4 days</b>	100%	<b>4 days</b>	100%
<b>Total Sum Insured</b>	<b>Rs 300/ tree</b>				<b>Rs 600/ tree</b>			



**Cover 2: Rainfall Requirement**

Cover Objective:- To cover anticipated yield loss due to rainfall (mm) fluctuation during initial bloom to post bloom stage and fruit development stage.

Cover Definition: Upward deviation from the trigger range given below:

<b>AGE GROUP</b>	<b>5-14 Years</b>				<b>15-50 Years</b>			
<b>Cover Period</b>	1st April to 31st May (Initial Bloom to Petal Fall stage)		1st June to 30th September (fruit Development Stage)		1st April to 31st May (Initial Bloom to Petal Fall stage)		1st June to 30th September (fruit Development Stage)	
<b>Rainfall (mm/ month)</b>	<b>Trigger 1</b>	< 50 mm >200 mm	<b>Trigger 1</b>	< 50 mm >200 mm	<b>Trigger 1</b>	< 50 mm >200 mm	<b>Trigger 1</b>	< 50 mm >200 mm
	<b>Trigger 2</b>		<b>Trigger 2</b>		<b>Trigger 2</b>		<b>Trigger 2</b>	
<b>Payout in Rs per 5 mm deviation from trigger</b>	<b>Rs 3.00/ tree</b>				<b>Rs 6.00/ tree</b>			
<b>Maximum Payout</b>	<b>Rs 300/ tree</b>				<b>Rs 600/ tree</b>			
<b>Total Sum Insured</b>	<b>Rs 300/ tree</b>				<b>Rs 600/ tree</b>			



**Add on**  
**Cover 3: Hail Storm**

**Cover Objective:-** To cover anticipated yield loss due to hail storm during initial bloom to post bloom stage and fruit development stage.

Sum at the damages/ loss occurred quantitatively/ qualitatively due to hail storm during the entire cover period

**Cover Definition:**

AGE GROUP	5-14 Years				15-50 Years			
<b>Cover Period</b>	1st April to 31st May (Initial Bloom to Petal Fall stage)		1st June to 30th September (fruit Development Stage)		1st April to 31st May (Initial Bloom to Petal Fall stage)		1st June to 30th September (fruit Development Stage)	
<b>Hail Storm (% loss)</b>	25-50%	> 50%	25-50%	> 50%	25-50%	> 50%	25-50%	> 50%
<b>Payout % Sum Insured</b>	50%	80%	50%	80%	50%	80%	50%	80%
<b>Total Sum Insured</b>	Rs 300/ tree				Rs 600/ tree			

**Chilling requirement:** In our state red delicious is major apple variety. The chill unit requirement for this variety is easily met at our place.

**Rainfall:** The trigger points (1 and 2) have been set after seen the average maximum and minimum rainfall at valley conditions of last 30 years.

**Temperature:** The temperature set (Maximum and Minimum) are as per optimum required for congenial apple growth.



**REVISED WEATHER BASED CROP INSURANCE SCHEME ( 2018-19)- TERM SHEET**

	State	District	Crop	Reference Weather Station	Unit	
	Jammu & Kashmir	Pulwama, Budgam, Srinagar and Kishtwar	Saffron	Pampore	Hectare	
S. No	Weather Parameter		Phase I	Phase II	Phase III	Phase IV
1	Deficit Rainfall Volume	Period	Bud Sprouting (15th August to 2nd September)	Shoot Elongation & Flower initiation ( 3rd September to 20th October)	Initial Vegetative phase(11th November to 4th December)	
		Index	Aggregate of rainfall over respective phases			
		Strike I (<)	66 mm	114 mm	46 mm	
		Strike II (<)	30 mm	70 mm	20 mm	
		Exit	0 mm	0 mm	0 mm	
		Rate I (Rs/mm)	351	390	200	
		Rate II (Rs/mm)	2878	1612	740	
		Maximum payout (Rs)	100000	130000	20000	
		Total Payout (Rs)	250000			
		2	Excess Rainfall Volume	Period	Phase I Flower initiation & blooming ( 15 october to 10 november)	Phase II Vegetative phase ( 1st March to 31 March)
Index	Maximum of Three (03) consecutive days cummulative rainfall in respective phases					
Strike I (>)	25 mm			50 mm	50 mm	50 mm
Strike II (>)	50 mm			125 mm	125 mm	125 mm
Exit	100 mm			150 mm	150 mm	150 mm
Rate I (Rs/mm)	425			240	240	240
Rate II (Rs/mm)	1488			480	480	480
Maximum payout (Rs)	85000			30000	30000	30000
Total Payout (Rs)	175000					
3	Decrease in Day Temperature (DDT)			Period	Phase I Bud Sprouting ( 26th Aug to 09th Sep)	Phase II Shoot Elongation ( 10th Sep to 30th Sep)
		Index	Highest of consecutive days having day temperature less than benchmark			
		Benchmark	22°C	22°C	18°C	
		Strike I (>)	5°C	5°C	5°C	
		Strike II (>)	10°C	10°C	10°C	
		Exit	15°C	15°C	15°C	
		Rate I (Rs/ °C)	1500	1500	9000	
		Rate II (Rs/°C)	3500	3500	21000	
		Maximum payout (Rs)	25000	25000	150000	
		Total Payout (Rs)	200000			

4	Increase in day Temperature	Period	Phase I	Phase II	Phase III		
			26th Aug to 09th Sep	10th Sep to 30 Sep	1st Oct to 10 Nov		
		Index	Highest of consecutive days having day temperature greater than benchmark				
		Bench value	27°C	25°C	20°C		
		Strike I (>)	5°C	5°C	5°C		
		Strike II (>)	10°C	10°C	10°C		
		Exit	15°C	15°C	15°C		
		Rate I (Rs/ °C)	1500	1500	9000		
		Rate II (Rs/°C)	3500	3500	21000		
		Maximum payout (Rs)	25000	25000	150000		
		Total Payout (Rs)	200000				
		Sum Insured	825000				
		Premium	99000				
		Premium (%)	12.00				