



# Rainfall Insurance Scheme for Coffee (RISC) – 2013-14

## Kerala

### Blossom, Backing, Monsoon & Post Monsoon Showers



**Agriculture Insurance Company of India Ltd**  
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**Coffee Board**  
**Head Office:** No. 1, Dr. B.R. Ambedkar Veedhi  
Bangalore – 560 001  
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Website: [www.indiacoffee.org](http://www.indiacoffee.org)

## Rainfall Insurance Scheme for Coffee (RISC) – 2013-14

Coffee Rainfall insurance is a unique rainfall based insurance scheme specially designed for the coffee growers of the country. This Scheme has been designed by the Agriculture Insurance Company of India Limited (AIC) in consultation with Coffee Board and the Coffee Growers Associations. The insurance scheme provides effective risk management aid to those coffee growers likely to be impacted by adverse rainfall incidence. The most important benefits of Coffee Rainfall insurance are:

1. Trigger events like adverse rainfall can be independently verified and measured.
2. The parameters considered in designing this insurance product are relevant, appropriate and to a large extent captures the rainfall induced risks affecting Coffee production.
3. Allows for speedy settlement of indemnities.

### Applicability

All the coffee growers in the country cultivating Arabica / Robusta coffee are eligible to buy the insurance.

The small growers owning up to 10ha are eligible for subsidy support towards premium payable by them from the Government of India.

The medium and large growers can subscribe to the scheme by paying full premium.

### Scope of Coverage

The policy compensates the insured, against the likelihood of diminished coffee output / yield resulting from shortfall / excess in the actual rainfall (as the case may be) for different coverage options within a specific geographical location and specified time period, subject to a maximum of the Sum Insured specified in the policy under each of the coverage options. The PCIS Coffee provides payout against deficit rainfall in blossom & Backing showers and excess rainfall during monsoon & post monsoon showers.

The coverage options of the Scheme are as follows:

**“Blossom Showers”** shall mean the rainfall received between 1<sup>st</sup> March to 30<sup>th</sup> April in the case of Arabica and 20<sup>th</sup> February to 5<sup>th</sup> April in the case of Robusta for the flower buds to blossom (i.e., bud enlargement, opening and anthesis). The normal requirement of rainfall for blossom is 25mm occurring in seven consecutive days for Arabica and 20mm in seven consecutive days for Robusta.

**“Backing Showers”** shall mean the rainfall received from 18<sup>th</sup> day of the starting of Blossom Showers till 40<sup>th</sup> day to achieve fruit development & retention. The normal requirement of rainfall is 12mm occurring in two consecutive days, both for Arabica and Robusta.

**“Monsoon Showers”** shall mean the rainfall received during 1st June to 30<sup>th</sup> September. The rainfall within the normal range is beneficial for the fruit enlargement, maturity and ripening. The aggregate rainfall of beyond a specified limit, which is distinct for each zone, in any seven consecutive days during the monsoon period is likely to adversely affect the coffee yield (by way of abnormal immature fruit drop).

**“Post Monsoon Showers”** shall mean the cumulative rainfall of at least 100 mm received continuously over a period of 5 days in case of Arabica during 1<sup>st</sup> November to 31<sup>st</sup> January and cumulative rainfall of at least 125 mm received continuously over a period of 7 days in case of Robusta coffee during 1<sup>st</sup> December to 28<sup>th</sup>/29<sup>th</sup> February. Untimely rain during the post-monsoon season coinciding with harvesting would adversely impact the crop yield and quality (by way of fruit drop).

**Period of Insurance:** The insurance operates during 20<sup>th</sup> February, 2013 to 15<sup>th</sup> February, 2014 for Robusta and 1<sup>st</sup> March, 2013 to 31<sup>st</sup> January, 2014 for Arabica. The periods under different coverage are as follows:

**“Blossom Showers Period”**

The period of insurance for Robusta variety shall be from 20<sup>th</sup> February to 5<sup>th</sup> April and from 1<sup>st</sup> March to 30<sup>th</sup> April for Arabica varieties.

**“Backing Showers Period”**

The period of insurance for both Robusta & Arabica varieties shall be from 18<sup>th</sup> day of starting of Blossom showers till 40<sup>th</sup> day failing which the period for Backing showers shall be from 1<sup>st</sup> May till 19<sup>th</sup> May.

**“Monsoon Showers Period”**

The period of insurance for both Robusta & Arabica varieties shall be from 1<sup>st</sup> June to 30<sup>th</sup> September.

**“Post Monsoon Showers Period”**

The period of insurance for Robusta from 1<sup>st</sup> December, 2013 to 15<sup>th</sup> February, 2014 and for Arabica from 1<sup>st</sup> November, 2013 to 31<sup>st</sup> January, 2014.

**Options to choose**

The Insurance options available during the season are

- (1) Blossom Showers;
- (2) Backing Showers;
- (3) Monsoon Showers
- (4) Post Monsoon Showers.

A grower can subscribe for the insurance cover either for any of the individual options (except for standalone backing showers option) or for a combination of options as shown below:

- (i) **Blossom Showers**
- (ii) **Monsoon Showers**
- (iii) **Post-Monsoon Showers**
- (iv) **Blossom & Backing Showers**
- (v) **Blossom & Monsoon Showers**
- (vi) **Blossom, Backing & Monsoon Showers**
- (vii) **Blossom, Backing, Monsoon & Post Monsoon Showers**
- (viii) **Monsoon & Post Monsoon Showers**

## Insured

Any coffee grower, cultivating Robusta / Arabica variety of coffee in the selected coffee zones of Kerala are eligible to buy the insurance.

## Claim triggers

**“Blossom Showers Trigger”** shall mean a point below which the payout triggers. The payout shall commence if the rainfall is below 25 mm for Arabica and 20 mm for Robusta during the specified period (in seven consecutive days) and full payout is given if the rainfall is below 5mm. In case there are multiple events and all are less than 25 mm for Arabica and 20 mm in Robusta (in seven consecutive days), the event with maximum rainfall would be considered.

**“Backing Showers Trigger”** shall mean a point below which the payout triggers. The payout shall commence if the rainfall is below 12 mm (both for Arabica and Robusta) and full payout is given if the rainfall is below 5 mm. The period for Backing Showers shall be counted from the 18<sup>th</sup> day of the starting of Blossom Showers till 40<sup>th</sup> day, failing which the period for backing showers shall be from 1<sup>st</sup> May till 19<sup>th</sup> May.

**“Monsoon Showers Trigger”** shall mean a point above which the payout triggers. The payout shall commence if the aggregate rainfall is beyond a specified limit (distinct for each zone) in any seven consecutive days during the period. A single event of highest rainfall would be considered for deciding the payout.

**“Post Monsoon Showers”** shall mean a point above which the payout triggers. The payout shall commence if the aggregate rainfall is beyond 100 mm in any 5 consecutive days for Arabica and 125 mm in any 7 consecutive days for Robusta during the period. One event of highest rainfall would be considered for deciding the payout.

## Sum Insured

Maximum sum insured per hectare for Arabica and Robusta varieties shall be Rs.40,000 and Rs.30,000 respectively for covering all risk options like Blossom, Backing, Monsoon & Post Monsoon phases. This is the maximum indemnity that AIC will pay in all under each cover note / policy. The phase-wise break-up is as follows:

Phase	Arabica	Robusta
Blossom Showers	Rs. 10,000	Rs. 8,000
Backing Showers	Rs. 6,000	Rs. 4,000
Monsoon Showers	Rs. 14,000	Rs. 10,000
Post Monsoon Showers	Rs. 10,000	Rs. 8,000
<b>Total</b>	<b>Rs. 40,000</b>	<b>Rs. 30,000</b>

## Premium

Premium chargeable would be statistically/ actuarially calculated based on the type of coffee crop, location, the coverage sought, the past rainfall pattern in the specified geographical area and the acreage under cultivation. Those growers who buy all four phases together would save on the premium. This would be finalized for each year by AIC in consultation with the Coffee Board and stakeholders before the commencement of the marketing season.

The premium differs from zone to zone / year to year as per the historical data of the zone. The farmers can choose all the 4 options / combinations of phases or individual option with respective sum insured. The premium can be worked out as per the respective term sheet attached.

### **Premium Subsidy**

The Government of India and Coffee Board is proposing to extend premium subsidy to all small coffee growers with plantation size **upto 10 hectares** in all the coffee growing districts during 12<sup>th</sup> Plan period. The sharing of insurance premium and subsidy pattern by the Central Govt./Coffee Board is proposed in accordance with the proposed scheme on the Plantation Crop Insurance Scheme (PCIS), by PSFT, Ministry of Commerce, Govt. of India for the growers of Tea, Coffee, Rubber, Tobacco and Spices. Accordingly, the extent of support on the premium subsidy for coffee is proposed as follows.

<b>Category of Grower</b>	<b>Central Govt./Coffee Board's Subsidy Share</b>	<b>Net Grower share of premium</b>
<b>SC/ST Small Growers (upto 10 Ha)</b>	60% of total premium	40% of total premium
<b>Other Small Growers (upto 10 Ha)</b>	50% of total premium	50% of total premium

### **Agencies for data:**

**Reference Rainuage (RRGs)/Weather Station** shall mean the Automatic Weather Station of Coffee Board/ IMD, and wherever required of a third party provider, installed at each Reference Unit Area (RUA).

**Back-up Rainuage (BRGs)/Weather Station** The data of the Backup Rainuage/Weather Station shall be considered for those specific dates for which the rainfall data from the Reference Rainuage/Weather Station are not available. The data shall be collected from the "Backup Rainuage/Weather Station" as specified in the cover note/Policy.

### **How Claims become Payable:**

In the event that, in the geographical location (coffee zone) and during the time period specified in the schedule to this policy for different options, the actual rainfall is deficit / excess compared to the specified trigger level, the benefit payable to the insured shall be a sum specified corresponding to the trigger level, subject to maximum of the sum insured specified under various options of the scheme.

### **Claim Documentation:**

Claims are automated and will be settled on the basis of actual rainfall data received from the concerned agencies/ institutions. Claims when become payable, will be paid at a uniform rate to all the insured growers in the Coffee Zone growing a particular variety of coffee. Claims are directly credited to the Bank account of the insured grower wherever possible or at Par cheques in the name of the insured and dispatched by Registered Speed Post, as specified in the proposal form.

The insured shall be required to furnish the copy of the confirmation certificate as a proof of insurance and any other document / proof specifically requested by Agriculture Insurance Company of India Limited (AIC) for the settlement of the claim.

## **How to avail insurance**

Coffee growers can avail insurance cover from the Agriculture Insurance Company of India Ltd. or their designated agency. Premium net off subsidy (Growers share of premium) may be paid through Demand Draft drawn in favour of “**Agriculture Insurance Company of India Limited Account No. 113010200002318**” payable at **Thiruvananthapuram** within the stipulated time.

The large growers can also enroll under the scheme in the same manner with the AIC or their designated agency by paying full premium in the form of DD in favour of “**Agriculture Insurance Company of India Limited Account No. 113010200002318**” payable at **Thiruvananthapuram** within the stipulated time.

**In case of any Grievance please contact the Grievance Redressal Officer of the AIC Regional office at Thiruvananthapuram Ph: 0471-2334493**

## **Insurance availing period :**

During RISC 2013-14 season, Blossom, Backing, Monsoon & Post Monsoon showers coverage can be availed till 28<sup>th</sup> February, 2013 (Arabica & Robusta), Monsoon & Post Monsoon coverage insurance can be availed till 31<sup>st</sup> May, 2013(Arabica & Robusta) and Post Monsoon insurance can be availed till 31<sup>st</sup> October, 2013 for Arabica and 30<sup>th</sup> November, 2013 for Robusta.

## **Notices**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

**Agriculture Insurance Company of India Limited**  
**Regional Office (Kerala):** T.C. 14/1765,  
Ground Floor, Vazhuthacaud Road,  
Bakery Junction, Thiruvananthapuram-695 014  
Ph. (0471) 2334493; Fax (0471) 2334989  
E-mail: ro.thiruvananthapuram@aicofindia.com

Notice and instructions will be deemed served seven days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

## **Important Notice**

The cover note issued if any in this regard may be produced by the beneficiary /nominee , in the unfortunate event of the beneficiary’s death or disablement, at the time of submitting a claim. In the event that a claim is to be submitted, the beneficiary / nominee may contact the Company through the telephone numbers provided above. It shall be at the Company’s sole discretion to determine whether a particular claim is valid and admissible.

***Insurance is the subject matter of solicitation***

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**AGRICULTURE INSURANCE COMPANY OF INDIA LTD**  
**KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**  
**RISC -2013-14 BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS**

**List of Notified RRGs & BRGs**

District	Coffee Zone	Sr No.	Sub-zone/Village	Reference Rainauge/Weather Station	Backup Rainauge/Weather Station
Idukki	Adimali	1	Bison Valley	AWS of NCMSL at JLO's Office, Adimali	Manual RGS at JLO Adimali
		2	Muniyara	AWS of NCMSL at JLO's Office, Adimali	Manual RGS at JLO Adimali
		3	NR City	AWS of NCMSL at JLO's Office, Adimali	Manual RGS at JLO Adimali
		4	Pallanadu	AWS of NCMSL at JLO's Office, Adimali	Manual RGS at JLO Adimali
Idukki	Kattappana	5	Idukki Dam Site	AWS of NCMSL at SLO's Office at Kattappana	Manual RGS at TEC Vazhavara
		6	Karunapuram	AWS of NCMSL at Karshaka Samraksha Samithi, Nechithozhu	Manual RGS at TEC Vazhavara
		7	Kattappana	AWS of NCMSL At SLO's Office at Kattappana	Manual RGS at TEC Vazhavara
Idukki	Vandiperiyar	8	Amalagiri	AWS of NCMSL at State Vegetable Farm Vandiperiyar	Manual RGS at TEC Vandiperiyar
		9	Chottuppara	AWS of NCMSL at State Vegetable Farm Vandiperiyar	Manual RGS at TEC Vandiperiyar
		10	Mlamala	AWS of NCMSL at State Vegetable Farm Vandiperiyar	Manual RGS at TEC Vandiperiyar
		11	Upputhara	AWS of NCMSL at State Vegetable Farm Vandiperiyar	Manual RGS at TEC Vandiperiyar
		12	Vandiperiyar	AWS of NCMSL at State Vegetable Farm Vandiperiyar	Manual RGS at TEC Vandiperiyar
Palakkad	Attappady	13	Attapady	RGS of KGP Private Estate At Sholayoor	AWS of ISROat Orange & vegetable Farm at Nelliampathy
	Nelliampathy	14	Nelliampathy	AWS of ISRO at Orange & Vegetable Farm At Nelliampathy	RGS of KGP Private Estate at Sholayoor
Wayanad	Chundale	15	Chundale	AWS of NCMSL At JLO Office Chundale	Manual RGS at Regional Coffee Research Stn. Chundale
		16	Kavummannom	KSEB's RGS At Banasurasagar Dam Site, Padinharethata	Manual RGS at Regional Coffee Research Stn. Chundale
		17	Meppady	AWS NCMSL at KB Meppady	Manual RGS at Regional Coffee Research Stn. Chundale
		18	Vaduvanchal	AWS of NCMSL At Panchayat Office, Vaduvanchal	Manual Rain Gauge Station, KAU Ambalavayal
		19	Vythiri	AWS of NCMSL KB at Vythiri	Manual RGS at Regional Coffee Research Stn. Chundale
Wayanad	Kalpetta	20	Kalpetta	AWS of NCMSL At SLO Kalpetta	Manual RGS at TEC Kalpetta
		21	Kottathara	AWS of NCMSL At SLO Kalpetta	Manual RGS at TEC Kalpetta
		22	Muttill North	AWS of NCMSL At SLO Kalpetta	Manual RGS at TEC Kalpetta
		23	Paralikkunnu	AWS of NCMSL At SLO Kalpetta	Manual RGS at TEC Kalpetta
		24	Vengappally	AWS of NCMSL At SLO Kalpetta	Manual RGS at TEC Kalpetta
		25	Kuppadhithara	KSEB's RGS At Banasurasagar Dam Site, Padinharethara	RGS of Revenue Deptt., Mananthavady
		26	Kuzhinilam	AWS of NCMSL At SLO's Office Mananthavady	RGS of Revenue Deptt., Mananthavady
		27	Mananthavady	AWS of NCMSL At SLO's Office Mananthavady	RGS of Revenue Deptt., Mananthavady
		28	Padinharethara	KSEB's RGS At Banasurasagar Dam Site, Padinharethara	RGS of Revenue Deptt., Mananthavady

District	Coffee Zone	Sr No.	Sub-zone/Village	Reference Rainuage/Weather Station	Backup Rainuage/Weather Station
Wayanad	Mananthavady	29	Payyampally	AWS of NCMSL At SLO's Office Mananthavady	RGS of Revenue Deptt., Mananthavady
		30	Periya	AWS of NCMSL At SLO's Office Mananthavady	RGS of Revenue Deptt., Mananthavady
		31	Thondarnad	AWS of NCMSL At SLO's Office Mananthavady	RGS of Revenue Deptt., Mananthavady
		32	Valad	AWS of NCMSL At SLO's Office Mananthavady	RGS of Revenue Deptt., Mananthavady
		33	Vellamunda	KSEB's RGS At Banasurasagar Dam Site, Padinharethara	RGS of Revenue Deptt., Mananthavady
Wayanad	Meenangadi	34	Krishnagiri	AWS of NCMSL At JLO's Office Meenangadi	Ground Water Deptt., Meenangadi
		35	Poothadi	AWS of NCMSL At JLO's Office Meenangadi	Ground Water Deptt., Meenangadi
		36	Purakkadi(Meenangadi)	AWS of NCMSL At JLO's Office Meenangadi	Ground Water Deptt., Meenangadi
Wayanad	Panamaram	37	Anjukunnu	AWS of NCMSL At JLO's Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
		38	Cherukattur	AWS of NCMSL At JLO's Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
		39	Kaniyambatta	AWS of NCMSL At JLO's Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
		40	Nadavayal	AWS of NCMSL At JLO's Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
		41	Panamaram	AWS of NCMSL At JLO's Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
		42	Porunnannur	AWS of NCMSL At JLO's Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
Wayanad	Pulpally	43	Irulam	AWS of NCMSL At JLO's Office Pulpally	Rose Maria Estate, Pambra Post(Via) Pulpally
		44	Mullamkolli	AWS of NCMSL At JLO's Office Pulpally	Rose Maria Estate, Pambra Post(Via) Pulpally
		45	Padichira	AWS of NCMSL At JLO's Office Pulpally	Rose Maria Estate, Pambra Post(Via) Pulpally
		46	Perikalur	AWS of NCMSL At JLO's Office Pulpally	Rose Maria Estate, Pambra Post(Via) Pulpally
		47	Pulpally	AWS of NCMSL At JLO's Office Pulpally	Rose Maria Estate, Pambra Post(Via) Pulpally
Wayanad	Sulthan Bathery	48	Ambalavayal	AWS of NCMSL KB at Ambalavayal	Manual RGS of KAU, Ambalavayal
		49	Beenachi	AWS of NCMSL at EEC market Ammaipalam	Manual RGS of Coffee Board, S. Bathery
		50	Cheeral	AWS of NCMSL at EEC market Ammaipalam	Manual RGS of Coffee Board, S. Bathery
		51	Kidanganad	AWS of NCMSL at EEC market Ammaipalam	Manual RGS of Coffee Board, S. Bathery
		52	Nenmeni	AWS of NCMSL KB at Noolpuzha	Manual RGS of Coffee Board, S. Bathery
		53	Noolpuzha	AWS of NCMSL KB at Noolpuzha	Manual RGS of Coffee Board, S. Bathery
		54	Sulthan Bathery	AWS of NCMSL at EEC market Ammaipalam	Manual RGS of Coffee Board, S. Bathery
		55	Thomattuchal	AWS of NCMSL KB at Ambalavayal	Manual RGS of KAU, Ambalavayal

<b>AGRICULTURE INSURANCE COMPANY OF INDIA LTD</b>																	
<b>KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM</b>																	
<b>RISC 2013-14 PREMIUM TABLE - BLOSSOM, BACKING, MONSOON &amp; POST MONSOON SHOWERS</b>																	
COFFEE VARIETY:		<b>ARABICA Premium/Hectare</b>															
Coverage Option	BLOSSOM SHOWERS	MONSOON SHOWERS	POST MONSOON SHOWERS	BLOSSOM & BACKING SHOWERS	BLOSSOM & MONSOON SHOWERS	BLOSSOM, BACKING & MONSOON SHOWERS	BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS	MONSOON & POSTMONSOON SHOWERS									
Sum insured in Rs/ Hectre	10000	14000	10000	16000	24000	30000	40000	24000									
<b>Premium payable by Grower with service tax Rs. per Hactre</b>																	
Sl No	Zone/Sub-zone	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax
1	Adimali	502	401	1932	1546	1961	1569	710	568	2183	1746	2368	1894	4311	3449	3153	2523
2	Katappana	258	207	1038	831	1627	1302	444	355	1247	998	1411	1129	2832	2266	2034	1627
3	Vandipperiya	362	290	1086	869	1737	1389	1297	1038	1304	1044	2225	1780	3839	3071	2303	1843
Palakkad																	
4	Attappady	1202	961	1208	966	2920	2336	2079	1663	2126	1701	3246	2597	5933	4746	3878	3102
5	Neliampathy	1129	903	1208	966	2920	2336	1928	1542	1906	1525	2746	2196	5660	4528	3878	3102
Wayanad																	
6	Chundale	258	207	1685	1348	488	391	413	331	1831	1465	1940	1552	2264	1811	1558	1246
7	Kalpetta	882	706	1545	1236	1590	1272	1983	1587	2320	1856	3371	2697	4354	3483	2983	2387
8	Mananthavady	1085	868	1796	1437	547	437	1607	1286	2532	2026	3249	2599	3539	2831	2051	1640
9	Meenangadi	331	265	1079	863	921	737	875	700	1274	1019	1699	1359	2402	1921	1405	1124
10	Panamaram	743	595	1480	1184	1185	948	1210	968	1972	1578	2270	1816	3410	2728	2528	2022
11	Pulpally	318	254	1163	930	592	474	818	654	1345	1076	1779	1423	2177	1741	1405	1124
12	S. Bathery	646	517	964	771	1248	998	1064	851	1637	1309	2108	1687	2950	2360	1573	1258
COFFEE VARIETY:		<b>ARABICA Premium/Acre</b>															
Coverage Option	BLOSSOM SHOWERS	MONSOON SHOWERS	POST MONSOON SHOWERS	BLOSSOM & BACKING SHOWERS	BLOSSOM & MONSOON SHOWERS	BLOSSOM, BACKING & MONSOON SHOWERS	BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS	MONSOON & POSTMONSOON SHOWERS									
Sum insured in Rs/ Acre	4000	5600	4000	6400	9600	12000	16000	9600									
<b>Premium payable by Grower with service tax Rs. per Acre</b>																	
Sl No	Zone/Sub-zone	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax
1	Adimali	201	161	773	618	784	628	284	227	873	698	947	758	1724	1379	1261	1009
2	Katappana	103	83	415	332	651	521	178	142	499	399	564	451	1133	906	814	651
3	Vandipperiya	145	116	434	348	695	556	519	415	522	417	890	712	1536	1228	921	737
Palakkad																	
4	Attappady	481	385	483	387	1168	934	831	665	850	680	1298	1039	2373	1898	1551	1241
5	Neliampathy	452	361	483	387	1168	934	771	617	762	610	1098	879	2264	1811	1551	1241
Wayanad																	
6	Chundale	103	83	674	539	195	156	165	132	732	586	776	621	906	724	623	499
7	Kalpetta	353	282	618	494	636	509	793	635	928	742	1348	1079	1742	1393	1193	955
8	Mananthavady	434	347	718	575	219	175	643	514	1013	810	1300	1040	1416	1133	820	656
9	Meenangadi	132	106	432	345	368	295	350	280	510	408	680	544	961	769	562	450
10	Panamaram	297	238	592	474	474	379	484	387	789	631	908	726	1364	1091	1011	809
11	Pulpally	127	102	465	372	237	190	327	262	538	430	711	569	871	696	562	450
12	S. Bathery	258	207	386	308	499	399	426	340	655	524	843	675	1180	944	629	503

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD**

**KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**

**RISC 2013-14 PREMIUM TABLE - BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS**

COFFEE VARIETY :		ROBUSTA Premium/Hectare															
Coverage Option		BLOSSOM SHOWERS	MONSOON SHOWERS	POST MONSOON SHOWERS	BLOSSOM & BACKING SHOWERS	BLOSSOM & MONSOON SHOWERS	BLOSSOM, BACKING & MONSOON SHOWERS	BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS	MONSOON & POSTMONSOON SHOWERS								
Sum insured in Rs/ Hectre		8000	10000	8000	12000	18000	22000	30000	18000								
Premium payable by Grower with service tax Rs. per Hactre																	
SI No	Zone/Sub-zone	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax
1	Adimali	1257	1005	1339	1071	618	495	1310	1048	2332	1866	2385	1908	2991	2392	1517	1213
2	Katappana	288	231	671	537	377	302	710	568	959	767	1380	1104	1602	1282	864	691
3	Vandipperiya	1335	1068	741	593	845	676	1993	1595	1762	1410	2469	1975	3232	2585	1341	1073
4	Attappady	1854	1483	830	664	183	146	2640	2112	2584	2067	3371	2697	3497	2798	908	726
5	Neliampathy	1770	1416	830	664	301	241	2556	2045	2500	2000	3287	2629	3483	2787	926	741
6	Chundale	1338	1070	1164	931	253	202	1392	1113	2378	1902	2432	1945	2538	2031	1264	1011
7	Kalpetta	1307	1046	1036	829	207	165	2255	1804	2295	1836	3097	2478	3215	2572	1084	867
8	Mananthavady	2247	1798	1228	982	207	165	2809	2247	3258	2607	3820	3056	3933	3146	1240	992
9	Meenangadi	937	749	739	591	315	252	1249	999	1552	1242	1863	1490	2155	1724	927	742
10	Panamaram	1459	1167	1038	830	207	165	2019	1615	2402	1922	2754	2203	3075	2460	1194	955
11	Pulpally	1664	1331	795	636	207	165	1896	1517	2252	1802	2485	1988	2592	2073	871	697
12	S. Bathery	1151	920	642	514	306	245	1474	1179	1807	1445	2183	1746	2349	1879	758	607

COFFEE VARIETY :		ROBUSTA Premium/Acre															
Coverage Option		BLOSSOM SHOWERS	MONSOON SHOWERS	POST MONSOON SHOWERS	BLOSSOM & BACKING SHOWERS	BLOSSOM & MONSOON SHOWERS	BLOSSOM, BACKING & MONSOON SHOWERS	BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS	MONSOON & POSTMONSOON SHOWERS								
Sum insured in Rs/ Acre		3200	4000	3200	4800	7200	8800	12000	7200								
Premium payable by Grower with service tax Rs. per Acre																	
SI No	Zone / Sub-zone	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax
1	Adimali	503	402	536	428	247	198	524	419	933	746	954	763	1196	957	607	485
2	Katappana	115	92	268	215	151	121	284	227	384	307	552	442	641	513	346	276
3	Vandipperiya	534	427	296	237	338	270	797	638	705	564	988	790	1293	1034	536	429
4	Attappady	742	593	332	266	73	58	1056	845	1034	827	1348	1079	1399	1119	363	291
5	Neliampathy	708	566	332	266	120	96	1022	818	1000	800	1315	1052	1393	1115	370	296
6	Chundale	535	428	466	372	101	81	557	445	951	761	973	778	1015	812	506	404
7	Kalpetta	523	418	414	332	83	66	902	722	918	734	1239	991	1286	1029	434	347
8	Mananthavady	899	719	491	393	83	66	1124	899	1303	1043	1528	1222	1573	1258	496	397
9	Meenangadi	375	300	296	236	126	101	500	400	621	497	745	596	862	690	371	297
10	Panamaram	584	467	415	332	83	66	807	646	961	769	1102	881	1230	984	478	382
11	Pulpally	666	532	318	254	83	66	758	607	901	721	994	795	1037	829	348	279
12	S. Bathery	460	368	257	206	122	98	589	472	723	578	873	698	940	752	303	243

# **Rainfall Insurance Scheme for Coffee (RISC) – 2013-14**

**Kerala**

**Blossom, Backing,  
Monsoon & Post Monsoon  
Showers**

**Term Sheets for  
Arabica Variety**

### Coffee Insurance 2013

State : Kerala District: Idukki Zone: Adimali Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 700 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
700	5000
850	9000
1100	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	893	151	401	251	502
Monsoon	14000	3439	580	1546	966	1932
Post Monsoon	10000	3490	588	1569	980	1961
Blossom and Backing	16000	1263	213	567	355	709
Blossom and Monsoon	24000	3885	655	1746	1091	2183
Blossom, Backing and Monsoon	30000	4214	710	1894	1184	2368
Blossom, Backing, Monsoon and Post Monsoon	40000	7673	1293	3448	2155	4311
Monsoon & Post Monsoon	24000	5613	946	2523	1577	3153

### Coffee Insurance 2013

State : Kerala District: Idukki Zone: Katapanna Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 390 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
390	5000
550	9000
675	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	460	78	207	129	258
Monsoon	14000	1848	311	830	519	1038
Post Monsoon	10000	2896	488	1301	813	1627
Blossom and Backing	16000	790	133	355	222	444
Blossom and Monsoon	24000	2220	374	998	623	1247
Blossom, Backing and Monsoon	30000	2511	423	1128	705	1411
Blossom, Backing, Monsoon and Post Monsoon	40000	5041	850	2266	1416	2832
Monsoon & Post Monsoon	24000	3620	610	1627	1017	2034

## Coffee Insurance 2013

State : Kerala District: Idukki Zone: Vandipperiya Sub Zone:  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
300	5000
450	9000
575	14000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	645	109	290	181	362
Monsoon	14000	1933	326	869	543	1086
Post Monsoon	10000	3091	521	1389	868	1737
Blossom and Backing	16000	2309	389	1038	648	1297
Blossom and Monsoon	24000	2322	391	1043	652	1304
Blossom, Backing and Monsoon	30000	3960	667	1780	1112	2225
Blossom, Backing , Monsoon and Post Monsoon	40000	6833	1152	3071	1919	3839
Monsoon & Post Monsoon	24000	4100	691	1843	1152	2303

## Coffee Insurance 2013

State : Kerala District: Palakkad Zone: Palakkad Sub Zone: Attapady  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
625	9000
750	14000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	2139	361	961	601	1202
Monsoon	14000	2150	362	966	604	1208
Post Monsoon	10000	5197	876	2336	1460	2920
Blossom and Backing	16000	3700	624	1663	1039	2079
Blossom and Monsoon	24000	3784	638	1701	1063	2126
Blossom, Backing and Monsoon	30000	5778	974	2597	1623	3246
Blossom, Backing , Monsoon and Post Monsoon	40000	10560	1780	4746	2966	5933
Monsoon & Post Monsoon	24000	6903	1163	3103	1939	3878

### Coffee Insurance 2013

State : Kerala District: Palakkad Zone: Palakkad Sub Zone: Nelliampathy  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
625	9000
750	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	2009	339	903	564	1129
Monsoon	14000	2150	362	966	604	1208
Post Monsoon	10000	5197	876	2336	1460	2920
Blossom and Backing	16000	3431	578	1542	964	1928
Blossom and Monsoon	24000	3393	572	1525	953	1906
Blossom, Backing and Monsoon	30000	4887	824	2196	1373	2746
Blossom, Backing , Monsoon and Post Monsoon	40000	10075	1698	4528	2830	5660
Monsoon & Post Monsoon	24000	6903	1163	3103	1939	3878

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Chundale Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

Condition : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 550 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
550	5000
650	9000
800	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

Condition : The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	460	78	207	129	258
Monsoon	14000	2999	505	1348	842	1685
Post Monsoon	10000	869	146	391	244	488
Blossom and Backing	16000	736	124	331	207	413
Blossom and Monsoon	24000	3259	549	1465	915	1831
Blossom, Backing and Monsoon	30000	3453	582	1552	970	1940
Blossom, Backing , Monsoon and Post Monsoon	40000	4030	679	1811	1132	2264
Monsoon & Post Monsoon	24000	2773	467	1246	779	1558

## Coffee Insurance 2012

State : Kerala District: Wayanad Zone: Kalpetta Sub Zone:  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

Condition : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	5000
625	9000
750	14000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

Condition : The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Gross	Premium			
			SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	1570	265	706	441	882
Monsoon	14000	2750	463	1236	772	1545
Post Monsoon	10000	2830	477	1272	795	1590
Blossom and Backing	16000	3530	595	1587	992	1983
Blossom and Monsoon	24000	4130	696	1856	1160	2320
Blossom, Backing and Monsoon	30000	6000	1011	2697	1685	3371
Blossom, Backing, Monsoon and Post Monsoon	40000	7750	1306	3483	2177	4354
Monsoon & Post Monsoon	24000	5310	895	2386	1492	2983

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Mananthavady Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

Condition : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	5000
650	9000
775	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

Condition : The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	1931	325	868	542	1085
Monsoon	14000	3197	539	1437	898	1796
Post Monsoon	10000	973	164	437	273	547
Blossom and Backing	16000	2861	482	1286	804	1608
Blossom and Monsoon	24000	4507	760	2026	1266	2532
Blossom, Backing and Monsoon	30000	5783	975	2599	1624	3249
Blossom, Backing , Monsoon and Post Monsoon	40000	6300	1062	2831	1770	3539
Monsoon & Post Monsoon	24000	3650	615	1640	1025	2051

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Meenangadi Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

Condition : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 360 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
360	5000
460	9000
560	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

Condition : The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	589	99	265	165	331
Monsoon	14000	1921	324	863	539	1079
Post Monsoon	10000	1639	276	737	460	921
Blossom and Backing	16000	1558	263	700	438	875
Blossom and Monsoon	24000	2268	382	1019	637	1274
Blossom, Backing and Monsoon	30000	3023	510	1359	849	1699
Blossom, Backing , Monsoon and Post Monsoon	40000	4275	720	1921	1201	2402
Monsoon & Post Monsoon	24000	2500	421	1124	702	1405

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Panamaram Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 325 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
325	5000
425	9000
550	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	1323	223	594	371	743
Monsoon	14000	2635	444	1184	740	1481
Post Monsoon	10000	2109	355	948	592	1185
Blossom and Backing	16000	2153	363	968	605	1209
Blossom and Monsoon	24000	3510	592	1577	986	1972
Blossom, Backing and Monsoon	30000	4041	681	1816	1135	2270
Blossom, Backing , Monsoon and Post Monsoon	40000	6070	1023	2728	1705	3410
Monsoon & Post Monsoon	24000	4500	758	2022	1264	2528

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Pulpally Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
300	5000
400	9000
550	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	566	95	254	159	318
Monsoon	14000	2070	349	930	581	1163
Post Monsoon	10000	1054	178	474	296	592
Blossom and Backing	16000	1456	245	654	409	818
Blossom and Monsoon	24000	2394	403	1076	672	1345
Blossom, Backing and Monsoon	30000	3166	534	1423	889	1778
Blossom, Backing , Monsoon and Post Monsoon	40000	3874	653	1741	1088	2177
Monsoon & Post Monsoon	24000	2500	421	1124	702	1405

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: S Bathery Sub Zone:  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
350	5000
450	9000
550	14000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	1150	194	517	323	646
Monsoon	14000	1716	289	771	482	964
Post Monsoon	10000	2221	374	998	624	1248
Blossom and Backing	16000	1894	319	851	532	1064
Blossom and Monsoon	24000	2913	491	1309	818	1637
Blossom, Backing and Monsoon	30000	3752	632	1687	1054	2108
Blossom, Backing, Monsoon and Post Monsoon	40000	5251	885	2360	1475	2950
Monsoon & Post Monsoon	24000	2800	472	1258	787	1573

# **Rainfall Insurance Scheme for Coffee (RISC) – 2013-14**

**Kerala**

**Blossom, Backing,  
Monsoon & Post Monsoon  
Showers**

**Term Sheets for  
Robusta Variety**

## Coffee Insurance 2013

State : Kerala District: Idukki Zone: Adimali Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 700 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
700	3200
850	6400
1100	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2237	377	1005	628	1256
Monsoon	10000	2383	402	1071	669	1339
Post Monsoon	8000	1100	185	495	309	618
Blossom and Backing	12000	2332	393	1048	655	1310
Blossom and Monsoon	18000	4151	700	1865	1166	2332
Blossom, Backing and Monsoon	22000	4246	716	1908	1193	2385
Blossom, Backing, Monsoon and Post Monsoon	30000	5323	897	2392	1495	2991
Monsoon & Post Monsoon	18000	2700	455	1213	758	1517

## Coffee Insurance 2013

State : Kerala District: Idukki Zone: Katapanna Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 390 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
390	3200
550	6400
675	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	513	86	230	144	288
Monsoon	10000	1194	201	536	335	671
Post Monsoon	8000	671	113	302	189	377
Blossom and Backing	12000	1263	213	568	355	710
Blossom and Monsoon	18000	1706	288	767	479	959
Blossom, Backing and Monsoon	22000	2457	414	1104	690	1380
Blossom, Backing, Monsoon and Post Monsoon	30000	2852	481	1282	801	1602
Monsoon & Post Monsoon	18000	1538	259	691	432	864

## Coffee Insurance 2013

State : Kerala District: Idukki Zone: Vandipperiya Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
300	3200
450	6400
575	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2376	400	1068	667	1335
Monsoon	10000	1318	222	593	370	741
Post Monsoon	8000	1503	253	676	422	845
Blossom and Backing	12000	3548	598	1595	997	1993
Blossom and Monsoon	18000	3137	529	1410	881	1762
Blossom, Backing and Monsoon	22000	4394	741	1975	1234	2469
Blossom, Backing, Monsoon and Post Monsoon	30000	5752	970	2585	1616	3232
Monsoon & Post Monsoon	18000	2387	402	1073	671	1341

### Coffee Insurance 2013

State : Kerala District: Palakkad Zone: Palakkad Sub Zone: Attapady  
 Variety : Robusta Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
475	3200
625	6400
750	10000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	3300	556	1483	927	1854
Monsoon	10000	1478	249	664	415	830
Post Monsoon	8000	325	55	146	91	183
Blossom and Backing	12000	4700	792	2112	1320	2640
Blossom and Monsoon	18000	4600	775	2067	1292	2584
Blossom, Backing and Monsoon	22000	6000	1011	2697	1685	3371
Blossom, Backing, Monsoon and Post Monsoon	30000	6225	1049	2798	1749	3497
Monsoon & Post Monsoon	18000	1616	272	726	454	908

## Coffee Insurance 2013

State : Kerala District: Palakkad Zone: Palakkad Sub Zone: Nelliampathy  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
475	3200
625	6400
750	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	3150	531	1416	885	1770
Monsoon	10000	1478	249	664	415	830
Post Monsoon	8000	535	90	241	150	301
Blossom and Backing	12000	4550	767	2045	1278	2556
Blossom and Monsoon	18000	4450	750	2000	1250	2500
Blossom, Backing and Monsoon	22000	5850	986	2629	1643	3287
Blossom, Backing, Monsoon and Post Monsoon	30000	6200	1045	2787	1742	3483
Monsoon & Post Monsoon	18000	1648	278	741	463	926

## Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Chundale Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 550 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
550	3200
650	6400
800	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2381	401	1070	669	1338
Monsoon	10000	2072	349	931	582	1164
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	2477	417	1113	696	1391
Blossom and Monsoon	18000	4233	713	1902	1189	2378
Blossom, Backing and Monsoon	22000	4328	729	1945	1216	2432
Blossom, Backing, Monsoon and Post Monsoon	30000	4518	762	2031	1269	2538
Monsoon & Post Monsoon	18000	2250	379	1011	632	1264

## Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Kalpetta Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 500 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
500	3200
625	6400
750	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2327	392	1046	654	1307
Monsoon	10000	1843	311	829	518	1036
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4013	676	1804	1127	2255
Blossom and Monsoon	18000	4085	689	1836	1148	2295
Blossom, Backing and Monsoon	22000	5513	929	2478	1549	3097
Blossom, Backing, Monsoon and Post Monsoon	30000	5722	964	2572	1607	3215
Monsoon & Post Monsoon	18000	1930	325	867	542	1084

## Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Mananthavady Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 500 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
500	3200
650	6400
775	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	4000	674	1798	1124	2247
Monsoon	10000	2186	368	982	614	1228
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	5000	843	2247	1405	2809
Blossom and Monsoon	18000	5800	978	2607	1629	3258
Blossom, Backing and Monsoon	22000	6800	1146	3056	1910	3820
Blossom, Backing, Monsoon and Post Monsoon	30000	7000	1180	3146	1966	3933
Monsoon & Post Monsoon	18000	2208	372	992	620	1240

### Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Meenagadi Sub Zone:  
 Variety : Robusta Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

#### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

#### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 360 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
360	3200
460	6400
560	10000

#### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	1667	281	749	468	936
Monsoon	10000	1315	222	591	369	739
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	2223	375	999	624	1249
Blossom and Monsoon	18000	2763	466	1242	776	1552
Blossom, Backing and Monsoon	22000	3316	559	1490	931	1863
Blossom, Backing, Monsoon and Post Monsoon	30000	3835	646	1724	1077	2155
Monsoon & Post Monsoon	18000	1650	278	742	463	927

## Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Panamaram Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 325 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
325	3200
425	6400
550	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2596	438	1167	729	1459
Monsoon	10000	1847	311	830	519	1038
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3593	606	1615	1009	2018
Blossom and Monsoon	18000	4276	721	1922	1201	2402
Blossom, Backing and Monsoon	22000	4902	826	2203	1377	2754
Blossom, Backing, Monsoon and Post Monsoon	30000	5474	923	2460	1538	3075
Monsoon & Post Monsoon	18000	2125	358	955	597	1194

## Coffee Insurance 2013

State : Kerala District: Wayanad Zone: Pulpally Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
300	3200
400	6400
550	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2961	499	1331	832	1664
Monsoon	10000	1415	238	636	397	795
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3375	569	1517	948	1896
Blossom and Monsoon	18000	4009	676	1802	1126	2252
Blossom, Backing and Monsoon	22000	4422	745	1988	1242	2485
Blossom, Backing, Monsoon and Post Monsoon	30000	4613	777	2073	1296	2591
Monsoon & Post Monsoon	18000	1550	261	697	435	871

## Coffee Insurance 2013

State : Kerala District: Wayanad Zone: S Bathery Sub Zone:  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
20	2000
15	3000
12	4500
8	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

Condition : The payout will start if the cumulative rainfall is less than 12 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
350	3200
450	6400
550	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

Condition : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	8000	2048	345	920	575	1150
Monsoon	10000	1143	193	514	321	642
Post Monsoon	8000	545	92	245	153	306
Blossom and Backing	12000	2623	442	1179	737	1473
Blossom and Monsoon	18000	3216	542	1445	903	1807
Blossom, Backing and Monsoon	22000	3885	655	1746	1091	2182
Blossom, Backing, Monsoon and Post Monsoon	30000	4181	705	1879	1174	2349
Monsoon & Post Monsoon	18000	1350	228	607	379	758

**AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**

Head Office: 13<sup>th</sup> Floor, Ambadeep building, K. G. Marg, Connaught Place, New Delhi- 110001

**Annexure I**

Form-AIC/CRI-03

**RAINFALL INSURANCE SCHEME - COFFEE**

**PROPOSAL FORM**

**Proposal No:**

**Year:**

1. (a) Name of the Proposer	
(b) Proposer's insurable interest	(Owner / Share-cropper / Tenant)
2. Father's / Husband's name	
3. Address with phone no.	
<b>4. Whether Proposer belongs to SC/ST If Yes, Details of Proof enclosed</b>	<b>YES / NO</b> ( _____ )
<b>5. Bank account Details:</b> (a). Account Number b). Name of the Bank c). Branch Name (d). IFSC Code	(a). (b). (c). (d).
6. Coffee variety (Tick relevant Coffee Variety)	<input type="checkbox"/> <b>ROBUSTA</b> <input type="checkbox"/> <b>ARABICA</b>
7. Total Coffee Area (in Ac)	
<b>8. Area proposed for insurance (in Ac)</b>	
9. Details of area where crop is grown and proposed for insurance	1. Coffee Zone: 2. Sub Zone : 3. Survey no. :
<b>10. Reference Weather Station (RWS)</b>	
<b>12. Insurance Phases (Tick relevant boxes)</b>	
➤ Blossom	<input type="checkbox"/>
➤ Monsoon	<input type="checkbox"/>
➤ Post Monsoon	<input type="checkbox"/>
➤ Blossom and Backing	<input type="checkbox"/>
➤ Blossom and Monsoon	<input type="checkbox"/>
➤ Blossom, Backing and Monsoon	<input type="checkbox"/>
➤ Blossom, Backing, Monsoon and Post Monsoon	<input type="checkbox"/>
➤ Monsoon & Post Monsoon	<input type="checkbox"/>
11. Premium payable by Grower with Ser. Tax Rs/Ac (after adjusting subsidy)	
<b>14. Details of the premium payment</b> (a). DD issuing Bank / Branch (b). D.D. Number and date (c). DD Amount (Rs)	(a). (b). (c).

**Note:**

- 1. The Planters having more than 25 acres should pay full premium.**
- 2. Separate Proposal Forms should be submitted for Arabica & Robusta varieties and for each coffee growing areas under different RWS.**

**Name & signature of the proposer**

## AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13<sup>th</sup> Floor, Ambadeep building, K. G. Marg, Connaught Place, New Delhi- 110001

### DECLARATION

1. I/We hereby declare that all the information furnished by me/us in this proposal form are true and correct to the best of our knowledge and belief and certify that the proposal form is filled up in accordance with the guidelines prescribed by Agriculture Insurance Company of India Limited (AIC) in this respect.

2. I/We .....the owner(s) of the ..... estate with a total area of .....acres., hereby solemnly declare that the information provided above is true to the best of my/our knowledge and correct and no material information is suppressed. I/ We further declare that the total area under coffee owned by me / us does not exceed the area indicated in the application.

3. I / We have read and understood the eligibility norms and terms and conditions of the coverage under Rainfall Insurance Scheme – Coffee (RISC), and aware that I am / We are liable for legal consequences that may arise if my/ our claim is found false at a later date.

4. I/We further understood and am / are fully aware of location of the Reference Rain Gauge (RRG) / Reference Weather Station (RWS) of Coffee Zone / Sub-Zone in which my / our coffee estate is situated and abide by the weather data. I / We will not claim damage / compensation referring other RRG / AWS either adjacent or located in the same zone/sub zone, other than the particular RRG / RWS meant for the particular Zone / Sub-Zone.

5. I/We agree that the Policy shall become voidable at the option of AIC, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this Policy.

Signed at..... this..... day of .....

**Signature of the Applicant/s:**

**Name in Capital letters :**

**In case of any Grievance please contact the Grievance Redressal Officer of the Regional office at Thiruvananthapuram Ph: 0471-2334493**

### STATUTORY WARNING

#### PROHIBITION OF REBATES

(Under Section 41 of Insurance Act 1938)

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

#### GUIDELINES FOR COMPLETION OF THE FORM:

1. Separate proposal forms to be submitted for Robusta and Arabica varieties.
2. The proposal form should be filled up in all respects. If necessary, additional sheets/ enclosures could be used.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. All material facts, therefore, should be disclosed.
4. The Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. AIC's Offices or the designated persons can be contacted for any doubts or clarifications on the proposal form.

**Note:** The liability of AIC does not commence until this proposal has been accepted by AIC and premium paid.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD																	
KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM																	
RISC 2013-14 - SMALL GROWERS ( WITH COFEE AREA OF UPTO 25 Acres) Net premium Ready Reckoner																	
COFFEE VARIETY :		ARABICA															
		Unit : Rs per Acre															
Coverage Option		BLOSSOM SHOWERS	MONSOON SHOWERS	POST MONSOON SHOWERS	BLOSSOM & BACKING SHOWERS	BLOSSOM & MONSOON SHOWERS	BLOSSOM, BACKING & MONSOON SHOWERS	BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS	MONSOON & POSTMONSOON SHOWERS								
Sum insured in Rs/ Acre		4000	5600	4000	6400	9600	12000	16000	9600								
Net Premium* payable by Small Grower with service tax in Rs. per Acre																	
SI No	Zone/Sub-zone	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower
	<b>Idukki Dist</b>																
1	Adimali	201	161	773	618	784	628	284	227	873	698	947	758	1724	1379	1261	1009
2	Katappana	103	83	415	332	651	521	178	142	499	399	564	451	1133	906	814	651
3	Vandipperiyar	145	116	434	348	695	556	519	415	522	417	890	712	1536	1228	921	737
	<b>Palakkad Dist.</b>																
4	Attappady	481	385	483	387	1168	934	831	665	850	680	1298	1039	2373	1898	1551	1241
5	Neliampathy	452	361	483	387	1168	934	771	617	762	610	1098	879	2264	1811	1551	1241
	<b>Wayanad Dist</b>																
6	Chundale	103	83	674	539	195	156	165	132	732	586	776	621	906	724	623	499
7	Kalpetta	353	282	618	494	636	509	793	635	928	742	1348	1079	1742	1393	1193	955
8	Mananthavady	434	347	718	575	219	175	643	514	1013	810	1300	1040	1416	1133	820	656
9	Meenangadi	132	106	432	345	368	295	350	280	510	408	680	544	961	769	562	450
10	Panamaram	297	238	592	474	474	379	484	387	789	631	908	726	1364	1091	1011	809
11	Pulpally	127	102	465	372	237	190	327	262	538	430	711	569	871	696	562	450
12	S. Bathery	258	207	386	308	499	399	426	340	655	524	843	675	1180	944	629	503
	<b>NOTE : ( * )</b>	Net Premium payable by Small Grower is arrived after deducting the applicable subsidy from total premium payable for each category.															

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD**

**KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**

**RISC 2013-14 - SMALL GROWERS ( WITH COFEE AREA OF UPTO 25 Acres) Net premium Ready Reckoner**

COFFEE VARIETY :

**ROBUSTA**

**Unit : Rs. Per Acre**

Coverage Option	BLOSSOM SHOWERS	MONSOON SHOWERS	POST MONSOON SHOWERS	BLOSSOM & BACKING SHOWERS	BLOSSOM & MONSOON SHOWERS	BLOSSOM, BACKING & MONSOON SHOWERS	BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS	MONSOON & POSTMONSOON SHOWERS
Sum insured in Rs/ Acre	3200	4000	3200	4800	7200	8800	12000	7200

**Net Premium\* payable by Small Grower with service tax in Rs. per Acre**

SI No	Zone / Sub-zone	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower	Small Grower other than SC/ST	SC/ST Small grower
		<b>Idukki Dist.</b>															
1	Adimali	503	402	536	428	247	198	524	419	933	746	954	763	1196	957	607	485
2	Katappana	115	92	268	215	151	121	284	227	384	307	552	442	641	513	346	276
3	Vandipperiyar	534	427	296	237	338	270	797	638	705	564	988	790	1293	1034	536	429
<b>Palakkad Dist.</b>																	
4	Attappady	742	593	332	266	73	58	1056	845	1034	827	1348	1079	1399	1119	363	291
5	Neliampathy	708	566	332	266	120	96	1022	818	1000	800	1315	1052	1393	1115	370	296
<b>Wayanad Dist.</b>																	
6	Chundale	535	428	466	372	101	81	557	445	951	761	973	778	1015	812	506	404
7	Kalpetta	523	418	414	332	83	66	902	722	918	734	1239	991	1286	1029	434	347
8	Mananthavady	899	719	491	393	83	66	1124	899	1303	1043	1528	1222	1573	1258	496	397
9	Meenangadi	375	300	296	236	126	101	500	400	621	497	745	596	862	690	371	297
10	Panamaram	584	467	415	332	83	66	807	646	961	769	1102	881	1230	984	478	382
11	Pulpally	666	532	318	254	83	66	758	607	901	721	994	795	1037	829	348	279
12	S. Bathery	460	368	257	206	122	98	589	472	723	578	873	698	940	752	303	243

**NOTE : ( \* )**

Net Premium payable by Small Grower is arrived after deducting the applicable subsidy from total premium payable for each category