

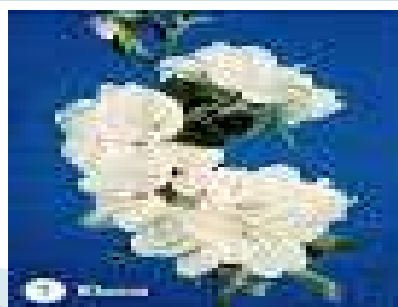
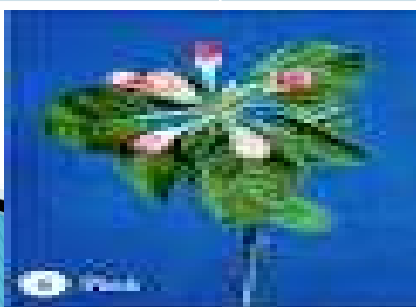
Cover 1: Temperature Fluctuations

Cover objective :- To cover anticipated loss due to temperature fluctuation during initial bloom (pink bud) to post bloom stage and fruit development stage

Cover definition :- Deviation of periodical maximum and minimum temperature from the trigger



Age Group	12-50 years			
Cover period	1st April to 31 st May Initial Bloom (Pink bud) to Petal Fall stage		1st June to 30 th September (Fruit Developmental Stage)	
Trigger Temperatures (°C) (either of two)	0 ° (Minimum temp) 26 ° (Maximum temp)		10 ° (Minimum temp) 32 ° (Maximum temp)	
Duration and payout	<i>Duration</i> (consecutive days)	<i>Payout</i>	<i>Duration</i> (consecutive days)	<i>Payout</i>
	3-days	50%	5- days	50%
	4-days	75%	7-days	75%
	5-days	100%	9 days	100%
Total Sum insured	*Rs.600/tree		*Rs .1100/tree	



Cover 2 : Rainfall requirement

Cover objective :- To cover loss due to rainfall (mm) fluctuation during initial bloom (pink bud) to post bloom stage and fruit development stage

Cover definition:- Deviation from the trigger



Age Group	12-50 years			
Cover period	1st April to 31 st May (Initial Bloom to Petal Fall stage)		1st June to 30 th September (Fruit Developmental Stage)	
Rainfall (mm/month)	Trigger 1	< 25 mm Trigger 2 >200 mm	Trigger 1	< 50 mm Trigger 2 >200 mm
Payout in Rs per 5 mm deviation from trigger	Rs 120/tree		Rs 110/tree	
Total sum insured	* Rs 600/tree		*Rs. 1100/tree	



Cover 3 (Add on): Hail Storm

Cover objective :- To cover loss due to hail storm during initial bloom (pink bud) to post bloom and fruit development stage

Cover definition:- sum of the damage/loss occurred quantitatively/qualitatively due to hail storm during the cover period



Age Group	12-50 years			
Cover Period	1st April to 31 st May (Initial Bloom to Petal Fall stage)		1st June to 30 th October (Fruit Developmental Stage)	
Hail Storm (% loss)	25-50%	>50%	25-50%	>50%
Pay out	50%	80%	50%	80%
Total Sum Insured	* Rs 600/tree		* Rs 1100/tree	

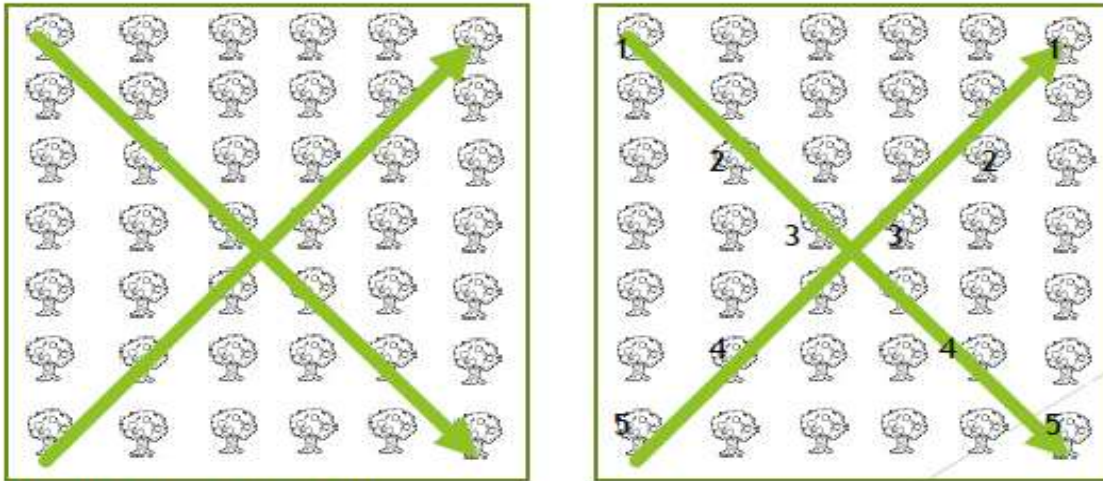


- Hail damage can occur **any time during the growing season.**
 - A hard impact early in the season could cause a very deep **depression and deformation of the fruit.**
- Later-season damage could appear more bruise like, have chunks of flesh removed



HAIL DAMAGE ASSESSMENT METHOD

- sample at least 10 trees in each block
- sample diagonally (X) from the corners of the block
- 5 representative trees per each axis
- 2 limbs per each tree (one on the east and one on the west side)



Reference: Cornell University, Ithaca NY

No of damaged apples/Total no of apples x 100 = % damage

**REASSESSMENT (AFTER 3 to 4 WEEKS) AFTER FIRST ASSESSMENT
BY SAME METHOD**

Chilling requirement:-In our area Red Delicious is major apple variety. The chill unit requirement for this variety is easily met.

Temperature:- The temperature set (maximum and minimum)are as per optimum required for congenial apple growth.

Rainfall:- The trigger point (1 and 2) have been set after seeing the average maximum and minimum rainfall at valley conditions of last thirty years.