

APPLE WEATHER INSURANCE IN JAMMU AND KASHMIR (Revised)

Cover 1: Temperature Fluctuations

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

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

Cover Definition:-

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