

**Add on  
Cover 3: Hail Storm**

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

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

**Cover Definition:**

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

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

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

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