

TR(2) 25427/2016

Agriculture Development &
Farmers Welfare Department
Thiruvananthapuram
Dated:07-10-2016.

CIRCULAR

Sub:- Coconut Palm Insurance Scheme - implementation during 2016-17 working instructions issued – regarding:-

Ref:- 1) TP(1) 19375/16(2) dated. 20-06-2016 of the Director of Agriculture.
2)G.O.(MS) No.42/15/AD of Agriculture (NCA) Department dated 11/03/2015.

As per reference 1st cited, administrative sanction has been accorded to implement Gol assisted " Coconut Palm Insurance Scheme " with a financial outlay of Rs.10 lakhs under the H/A 2401-00-109-65-Plan.As per the Government order 2nd cited, administrative sanction has been accorded for the extension of Coconut Palm Insurance Scheme to 14 districts in the State.

The Coconut Palm Insurance Scheme will cover all healthy nut bearing coconut palms, having an average nut yield of 30 nuts/palm/annum in the age range of 4-60 years. But unhealthy and senile palms will be excluded from coverage. As per the scheme, individual farmer/grower offering at least 5 healthy nut bearing palms for insurance in specified age group,in contiguous area/plot is eligible for insurance. Partial insurance of plantations in contiguous area is not allowed

The Agricultural Insurance Company of India Limited is the implementing agency.

Farmers desiring insurance may directly contact the nearest Krishi Bhavan /representatives / authorized agents of Insurance Company and submit the application with premium.

This insurance policy pays for total loss of palm on account of the following perils leading to death/loss of palm or palms becoming unproductive.

1. Storm, hailstorm, cyclone, typhoon, tornado, heavy rains.
2. Flood and inundation
3. Pest and diseases of wide spread nature causing irreparable damage to palm.
4. Accidental fire, including forest fire and bush fire, lightning.
5. Earthquake, landslide and tsunami.
6. Severe drought and consequential total loss.

SUM INSURED AND PREMIUM

Insured sum will vary from Rs. 900/- per palm (upto 15th age group) to Rs. 1750/- per palm (for 16th to 60th year age group) as given below. ➡

Coconut palm age in years	Sum insured per palm(Rs.)	Premium per palm/year(Rs.)	Premium payable by farmers(Rs)	Premium payable by CDB(Rs)	Premium payable by GoK(Rs)
Bearing to 15 th	900	9.00	2.25	4.50	2.25
16 th -60 th	1750	14.00	3.50	7.00	3.50

Out of the total premium 50% will be paid by Coconut Development Board (CDB) and 25% by State Government and balance 25% will be paid by farmers.

The policy will be issued by AICIL for maximum 3 years with rebate in premium @7.5% for 2 years and @12.5 % for 3 years.

Loss/death of palms within 30 days from inception of insurance, sum insured is not payable under this scheme, but this condition is not applicable in case of renewal of insurance, without time gap.

Franchise Clause: The claim is assessed only if number of palms damaged, due to perils insured in a contiguous area is more than the palms lost as shown for different slabs

Sl.No.	No.of insured palms in a Contiguous area	Franchise(palms)
1	10-30	1
2	31-100	2
3	>100	3

Loss of insured palms should be intimated by the insured to AICIL and the Agriculture Officer within fifteen days from occurrence of peril, with all relevant details. Loss assessment certification will be furnished by agriculture officer of the Krishi Bhavan, justifying cause for loss of palm within fifteen days from intimation of loss. AIC will release claim to insured farmer/grower within one month from date of receipt of all relevant certified details of claim in their office.

As per reference cited 2nd, administrative sanction has been accorded for the extension of Coconut Palm Insurance Scheme to all the districts of the State. Hence the district wise physical target for the year 2016-17 is fixed as follows:

Sl.No.	District	Area in hectare	Total no.of palms to be insured.
1	Thiruvananthapuram	462	60000
2	Kollam	308	40000
3	Pathanamthitta	154	20000
4	Alappuzha	268	35000
5	Kottayam	192	25000
6	Idukki	154	20000
7	Ernakulam	308	40000
8	Thrissur	422	55000
9	Palakkad	277	36000
10	Malappuram	462	60000
11	Kozhikode	462	60000
12	Wayanad	115	15000
13	Kannur	462	60000
14	Kasargode	230	30000
	Total	4276	5,56,000

The Principal Agricultural Officers should make every effort to popularize this insurance scheme among farmers using extension mechanism at their disposal and to create awareness about the scheme and also facilitate insurance process by providing necessary guidance to farmers.

The progress of implementation of the scheme should be submitted to this office **before 5th of every month** covering details of farmers enrolled, area covered in hectares, number of palms insured, amount of premium collected, amount of compensation paid and the number of farmers benefited. The receipt of the circular should be acknowledged.

Sd/-
Director of Agriculture.

To
The Chief Coconut Development Officer, CDB, Kochi
All Principal Agricultural Officers

Copy to:-

- 1) TA to Director of Agriculture
- 2) All Addl. Directors of Agriculture
- 3) Regional Manager, AICIL, Tvpm.
- 4) Senior Finance Officer
- 5) Planning section and Finance section.
- 6) Stock file / spare.
- ✓ 7) IT cell for publishing in the website.
- 8) PIO, FIB
- 9) PRD for press release



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