IWMI (International Water Management Institute) in collaboration with WRMS (Weather Risk Management Services) with the support of CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS) and Water, Land and Ecosystems (WLE) and Indian Council of Agricultural Research (ICAR) offers a bundled solutions by integrating seed systems with insurance, climate information, package of practices for agronomy, and water management in improving smallholder resilience to weather-related disasters (floods and drought) and their opportunities for recovery.

A pilot on Drought Index Insurance in the district of Gaya, Bihar for the Paddy farmers is being implemented. This entitles the Paddy farmer to claim up to 18,000 INR per Acre. This insurance scheme will be provided free of cost only to the farmers who have purchased the seeds provided by our vendors.

Contact Us

International Water Management Institute (IWMI)
NASC Complex, DPS Marg, Opp., Pusa, New Delhi, Delhi 1100

Giriraj Amarnath, IWMI
Tel: +94-76-7770046
Email: a.giriraj@cgiar.org

Weather Risk Management Services (WRMS)
Tel: +91-124-401-0237
Email: support@weather-risk.com
Terms and Conditions

Policy claim will be eligible when the following conditions will satisfy:

**District** - Gaya  
**Block** - Bela Ganj, Tan Kuppa  
**Primary Weather Data** - Block level rain gauges  
**Optional Weather Data** - IMD rain gauge and Surface Soil Moisture

1. This policy is only available when the farmer buys the seeds provided by us.  
2. Farmers has to contribute a minimum of 600 INR rest premium fee will be paid to Insurance company by IWMI.  
3. Only based on rainfall the payouts will happen.  
4. If the rainfall is less than the set level, then the farmers of the affected are will be eligible for payout.  
5. Germination failure will not be covered in the policy.  
6. If rain gauge shows the rainfall value more than the set level in different duration, then no payout will happen.  
7. To get the claim farmer must have the receipt of the seed purchase, without any receipt there will be no payout.

**Soil Water Anomaly Drought Index (SWADI)**

The anomaly index uses daily Soil Water Index to quantify the moisture condition at various depths in the soil. It is mainly driven by precipitation via the process of infiltration. The data is available at 10km resolution, based on SSM (Surface Soil Moisture) observations from MetOp-ASCAT satellite data provided by Copernicus Global Land Service.

**Claim Procedure**

For claim contact our representative appointed by Insurer with your policy receipt. After getting the authorized data the company will calculate the payable claim. The farmer can obtain the claim direct in their bank account.