



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.



RESEARCH PROGRAM ON
Climate Change,
Agriculture and
Food Security



RESEARCH PROGRAM ON
Water, Land and
Ecosystems



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Seed
Supply



Package of
Practices



Weather
Information



Water
Management



Crop
Insurance

Bundled Solutions of Index Insurance with Climate Information and Seed Systems to manage Agricultural Risks (BICSA)

The main concept of **BICSA** project is to adapt and scaling of gender-responsive agricultural risk management strategies for vulnerable smallholder farmers through bundled solutions of seed systems, index insurance and climate information in India and Bangladesh.

Package of Practise (POP) Agri Advisories

Farm Advisory is to maximize your farm income.



Weather Forecast

Accurate next 7 days forecast is shared to the farmer via SMS or smartphone Application.

Plant Doctor

Instant Identification of pests/ Disease and its remedy just by sending a photo of the plant through smartphone and tells location wise vulnerability of crops to disease.



Water Management

Uses Historic data to predict rain and provides information on water management for each farm.

How to get Policy

Contact the numbers provide or you can get it from our appointed Staff/ Vendors with the seed packet. Farmer will get the purchase receipt of the Policy that has to kept safe. This will be required at the time of Claim Payouts.

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.



Policy Details

This weather Insurance will be applicable for 60 days starting from 1st July 2019 till 30 September 2019. An insurance claim will be provided depending upon the rainfall strike, if it is less than the set parameter for that course of time then the farmer will be eligible for claim.

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.

GAYA Drought Product						
Water Deficit Cover (WDI)						
Index	Total Amount of Rainfall less than Strike					
Date From	01-Jul	16-Jul	01-Aug	16-Aug	01-Sep	16-Sep
Date to	15-Jul	31-Jul	15-Aug	31-Aug	15-Sep	30-Sep
Threshold Strike(mm)	65	60	60	60	40	35
Exit(mm)	0	0	0	0	0	0
Notional (INR/ mm)	23	25	25	25	37.5	42.9
Max Phase Payout (INR)	1500	1500	1500	1500	1500	1500
Max Index Payout						9000
SWADI Cover						
Index	2 Consecutive Drought classification as per Monthly min SWADI value					
Date From	July					
Date to	September					
Strike	Condition (2 Cons. Drought events)			Payoff (INR)		
Strike 1	2 Cons. Moderate			1000		
Strike 2	1 Severe and 1 Moderate			2000		
Strike 3	2 Severe Events			3000		
Strike 4	1 Severe and 1 Extreme			5000		
Strike 5	2 Extreme Events			9000		
	Other cases			0		
Payout Type	Single Maximum Payout					
Max Index Payout	9000					
Sum Insured (INR/Acre)	18000					