

Kerasuraksha Insurance Scheme - Operational Guidelines

Need for Insurance cover

At present, one of the major constraints the farmers are facing in cultivation of coconut is the availability of climbers for timely harvest and plant protection. Coconut Development Board developed an innovative initiative to attract unemployed youth to take up more interest in agriculture sector. For minimizing shortage of coconut tree climbers for timely harvest of produce and also for carrying out plant protection measures, those interested to take up coconut tree climbing as a profession, were provided with a big opportunity through a skill development programme called 'Friends of Coconut Tree (FoCT)', for a green collar job. Interested youths were imparted training on coconut tree climbing with a machine specially developed for the purpose as well as on scientific management of the palm, plant protection techniques and other related activities. As the job of climbing coconut palm is a risky profession, Board introduced a new scheme called "Kera Suraksha Insurance Scheme to ensure safety and security of FoCTs.

In order to ensure good productivity and also to keep the palms in healthy condition, harvesting at regular intervals is a must in coconut cultivation. While climbing the trees for harvest, the climber also checks the crown for any symptoms of pest/disease and does the necessary remedial measures as recommended. Climbing coconut tree for harvest/neera tapping is a risky affair, wherein the climber is always susceptible to unforeseen/unexpected accidents during their job.

Components under the scheme and present compensation

Death/Permanent Total disability	Rs.5.00 lakhs
Permanent Partial disability	Rs.2.50 lakhs
Hospital Expense	Rs.100,000/- (Maximum)
Weekly Compensation in case of TTD	Rs.18,000/- (Rs.3000/ per week)
Bystander Expense in case of	Rs.3,000/- (Maximum 15 days @ Rs.200/- per day)
Ambulance Charges	Rs.3,000/-
Funeral Expenses (subject to producing bills)	Rs.5,000/-

Scheme Details and share of premium

Kerasuraksha Insurance Scheme is a comprehensive Group Personal Accident Insurance Scheme, implemented by Coconut Development Board in association with Public Insurance companies for coconut climbers, harvesters and Neera Technicians. Annual premium is Rs 398.65/- and is shared between Board and beneficiary in the ratio of 75:25. For the trainees ongoing the skill development training of the Board viz. Friends of Coconut Tree (FoCT)/Neera Technician Training Programme, first year premium is fully borne by the Board from the date of commencement of training. The period of insurance is one year and needs to be renewed every year by paying Rs. 99/- as contribution from beneficiary.

This is an Insurance Scheme specially designed as per the requirements of the Board, based on feedback and suggestions from the beneficiaries. Every two years, Board invites quotations from public sector insurance companies for personal accident insurance coverage for coconut tree climbers with a set of criterion decided by the Board. Depending on the benefits under different components and annual premium, Chairman, Coconut Development Board selects the most ideal and effective insurance agency. An Mou is signed between the insurance agency and Board, detailing the benefits under each component with annual premium and other terms and conditions of the insurance scheme, which is valid for two years from the date of signing MoU.

Responsibilities of Coconut Development Board

1. Selection of insurance agencies based on performance and benefit parameters.
2. Verifications of applications received from climbers and forwarding to insurance agency for insurance cover under the scheme.
3. Ensuring sufficient credit balance under the account of Board with the Insurance Agency
4. Forwarding policy certificates to beneficiaries
5. Submitting claim forms received from insurers to Insurance Agency after primary verification.
6. Sending Renewal notice to those insured under the scheme.
7. Popularising the scheme and giving wide publicity on the components of the scheme to the stakeholders through extension programmes and through print/radio/digital media

Responsibilities of the Insurance Agency:

1. Timely issue of policies online to the Board for onward transmission to the beneficiary.
2. On-time claim settlement through Direct Beneficiary Transfer (DBT)
3. Maintaining Transparency in transactions
4. Submission of account statement and other details as and when requested by Board.
5. Intimating credit balance under Board's account with the Insurance agency at regular intervals/as and when requested from Board
6. Submitting the UC on completion of each financial year.
7. Submission of details on Claim settlement and decline claims , if any, with reasons.

Responsibilities of Climbers /Harvesters/ Neera Technicians/Trainees (Beneficiaries)

1. Submitting applications for insuring under the insurance scheme in the prescribed format with all mandatory documents.
2. Payment of his/her/their share of premium prescribed by the Board by way of demand draft/ online mode.
3. Safe custody of policy document/ policy number received from Board
4. Intimation of accident within 7 days of its occurrence to Board.
5. Submission of claim form along with mandatory documents to Board, in case of accidents – related hospital expenses/death, for getting benefits under the scheme.