

Scheme Overview:

PMFBY scheme insures farmers against any losses in crop yields arising out of a wide range of external risks such as draughts, flood, dry spells, landslides, cyclones, hurricanes, pest and diseases and many more. For the purpose of determining the loss in the yield, the State government will plan and conduct Crop Cutting Experiments (CCEs) on the notified crops in areas notified for the scheme. In case the yield data, based on CCEs conducted, concludes to be low then the farmers will be considered to have suffered a shortfall in their yield for which the claims will be paid out to the farmers.

The scheme provides insurance cover for all stages of the crop cycle including pre- sowing to harvesting and post-harvest risks. All the products under the PMFBY scheme are approved by the Department of Agriculture, Government of Goa. Farmers from the district of North can reach out to their respective banks, Common Service Centres (CSCs) in their district or contact the authorized HDFC ERGO agents to obtain the Insurance cover under the PMFBY scheme for the crops listed above. The details of the validity period to obtain the insurance cover will be available for the farmers on the website of the Department of Agriculture.

Scheme Features:

Following stages of the crop and risks leading to crop loss are covered under the scheme.

- a) **Prevented Sowing/ Planting Risk:** Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions
- b) **Standing Crop (Sowing to Harvesting):** Comprehensive risk insurance is provided to cover yield losses due to non- preventable risks, viz. Drought, Dry spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightning, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.
- c) **Post-Harvest Losses:** coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.
- d) **Localized Calamities:** Loss/ damage resulting from occurrence of identified localized risks of hailstorm, landslide, and Inundation affecting isolated farms in the notified area