

Kera Suraksha Insurance Scheme

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Agriculture is one of the most common occupation around the world. Its impact on the economic and social life is considerable. Coconut is a very common crop in the west coast and is part and parcel of the homestead farming mainly in Kerala, Tamil Nadu, Karnataka and Andhra Pradesh. It has a significant role in the agrarian economy. In India, it is cultivated in 16 states and four Union territories and covers around 2.10 million hectares. Though, we have a number of agriculture insurance schemes extending risk coverage for the crops, animals and high market value products, we are yet to have a commercial propaganda for insurance that cover those involved in the agriculture sector especially those who are engaged in high risk skilled labour as part of their agrarian job.

The major challenge in coconut cultivation is the harvesting of coconuts especially from the Tall varieties which is more common along the West Coast & East Coast. This is done by the coconut tree climbers. Usually all over the country, farmers practice conventional harvesting method in which coconuts are picked by specially trained, skilful and experienced climbers. Due to the height of the palm and lack of branches, it is very difficult to climb the coconut trees. A professional climber with proper training only could climb coconut trees. In some places, coconut harvesting is done through plucking the coconuts using long sticks with hook. However, one

still has to climb the palm to clean the crown, and undertake prophylactic management practices to have a healthy nut bearing palm. There is dearth of professional climbers to carry out coconut harvesting because it involves considerable risk posed by the tree height and uneven trunk surface. Numerous coconut-tree-climbing devices have been developed to overcome this issue, but human effort is still required.

The skill of the palm climbers need to be appreciated along with the risk they take in climbing the tall trees for ensuring a clean and pest free crown of the palm along with harvesting. In order to motivate youth into taking up coconut climbing, Board had initiated a programme called Friends of Coconut Tree wherein they would be trained for coconut harvesting as well as plant protection activities. While designing the programme, Board took considerable efforts to understand the difficulties and the risk involved in the occupation and incorporated an insurance known as “KERA SURAKSHA INSURANCE SCHEME” . The scheme was initially launched in association with M/s United India Insurance Company Limited during the year 2011 to cover up the risk to a certain extent and to ensure safety and security of coconut tree climbers. However, Board’s efforts for promoting the insurance scheme were not as fruitful as expected and takers were comparatively low mainly because most of them were not aware about the benefits of the



scheme and consequently failed to renew their insurance after the first year which was provided to them as complementary social security.

Hence, Board started concerted efforts and had a special drive for educating and creating awareness among the coconut tree climbers about the need for insurance coverage and this article is a step towards the same. It is well known that, there is no simple technique to do harvesting and crown cleaning of coconut tree; we also know how important regular harvesting is for coconut farming. Considering all the above facts, Board modified the insurance scheme to be more attractive and beneficial to coconut tree climbers/ harvesters. This was done in association with M/s Oriental Insurance Company Limited, Tripunithura.

The sum assured under the policy is Rs 5.00 lakhs. Partial disability leading to loss of earning capacity is covered up to Rs.2.5 lakhs. In case of admission to hospitals due to accidents, one is covered for medical assistance upto Rs 1.00 lakh. Board has also taken into consideration , the temporary incapacity to do work during the period of rest and has accommodated a benefit for a maximum period of 6 weeks upto an amount of Rs 18,000/- . Even the bystander/companion/aid of the patients can avail around Rs. 200/day for a maximum of 15 days. The highlight of this insurance is that this is a 24 hour accidental policy that not only covers the occupational accidents, but even those like bike accidents, road accidents, snake bites etc. Further, as a coconut tree climber all one needs to pay is Rs 99/- (Annual premium) to get coverage under this scheme as the remaining is borne by Coconut Development Board

The steps to join the scheme are detailed below:

1. Application form to be downloaded from the website of Coconut Development Board www.coconutboard.gov.in (Downloads - Application forms : Kera Suraksha insurance).

2. As there is age criteria for joining the scheme (Coconut tree climber/harvester aged between 18-65 year (upper & lower limit included)), copy of proof of date of birth to be attached.

3. Those with FoCT (Friends of coconut tree) certificates / NT (Neera Technician) certificates/ Coconut tree Climbing Certificates through State/ other Govt agencies are required to attach copy of the certificate and those without certificates have to certify/attest the application form by their local



governing officer/panchayath president/ councillor/ CPS/CPF-President/CPC Chairman/ Agriculture Officer.

4. Payment of Annual premium of Rs 99/- (may be made through online mode or as Demand Draft in favour of Coconut Development Board)

All the above documents along with copy of payment done through online mode/ Demand Draft to be sent to Coconut Development Board.

Once the received documents and applications are verified, policy shall be issued to the climber within a week.

Claim Procedures under the Policy

Claim process under the policy is simple and hassle free. In the event of any accidents during the period under coverage, the insured person needs to inform Coconut Development Board within 3 days (72 Hours) of the occurrence of the accident.

Claim form may be submitted once the treatment is completed/over.

Claim forms are available in the website, which may be downloaded and submitted. A part of the form needs to be filled by the Consulting Doctor and the other part by the Claimant. Details shall be filled in with utmost care and precision. Original documents like discharge summary, prescription, bills etc as sealed/certified by the doctor may be submitted along with the form. Fitness certificate is mandatory. Ayurvedic treatment in private hospitals is not covered under the policy. Ayurvedic treatment is claimable only in case of Govt Ayurvedic Hospitals.

To enrol under the scheme and for further details, you can contact us at 0484-2377266.