

HOW DOES DROUGHT INSURANCE WORK?

1. WHAT IS COVERED?

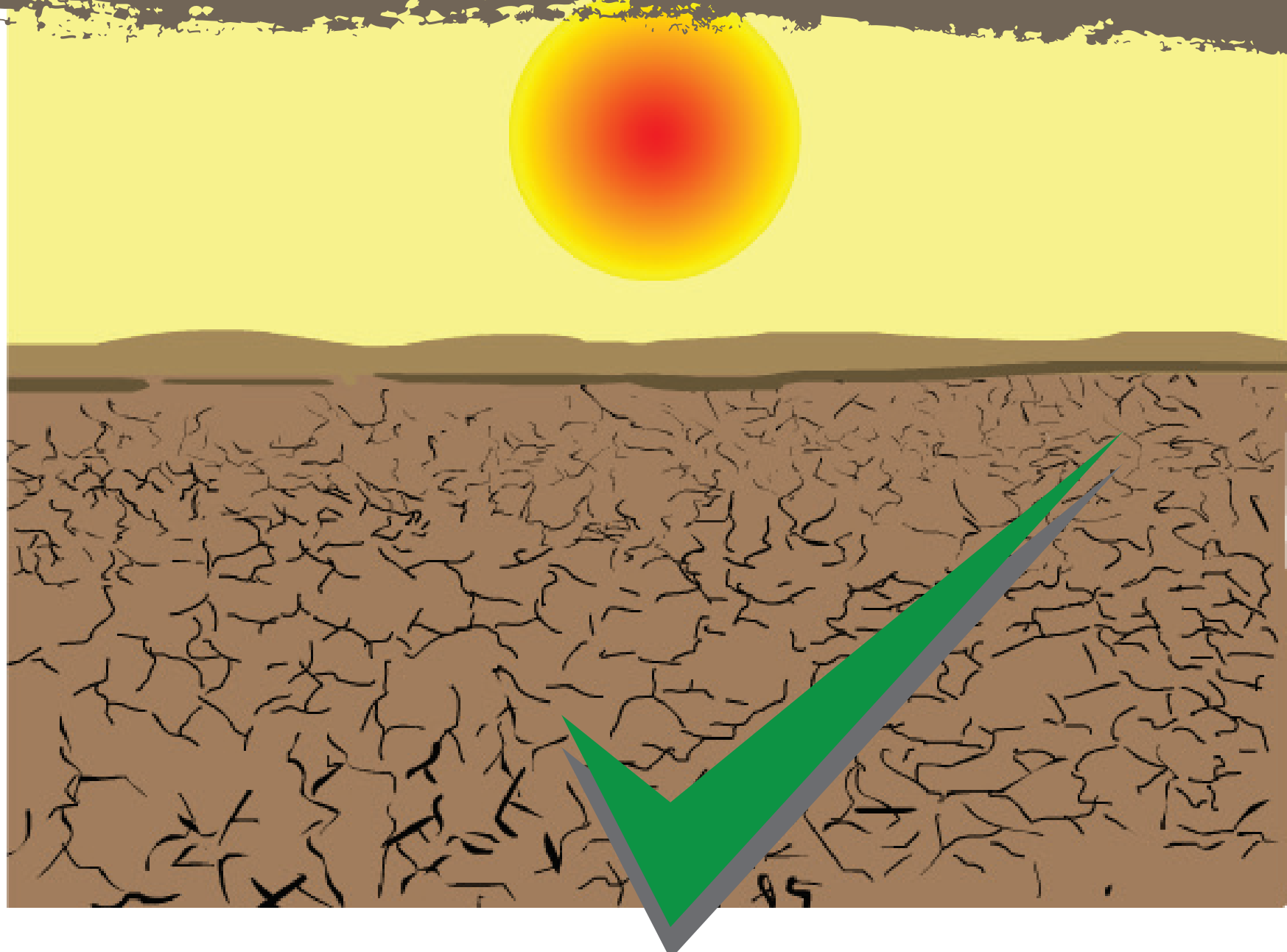


2. WHAT IS THE COST AND POSSIBLE BENEFIT?

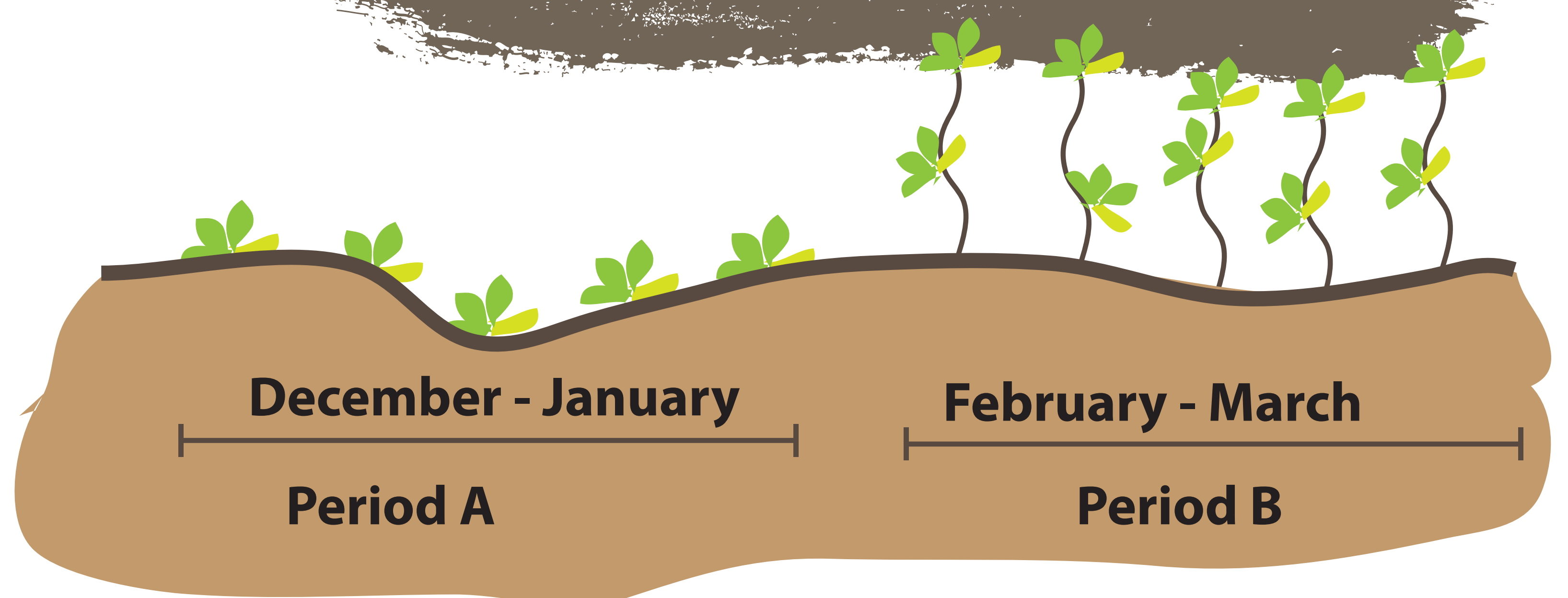
COST (PREMIUM)

MAXIMUM POSSIBLE PAYOUT

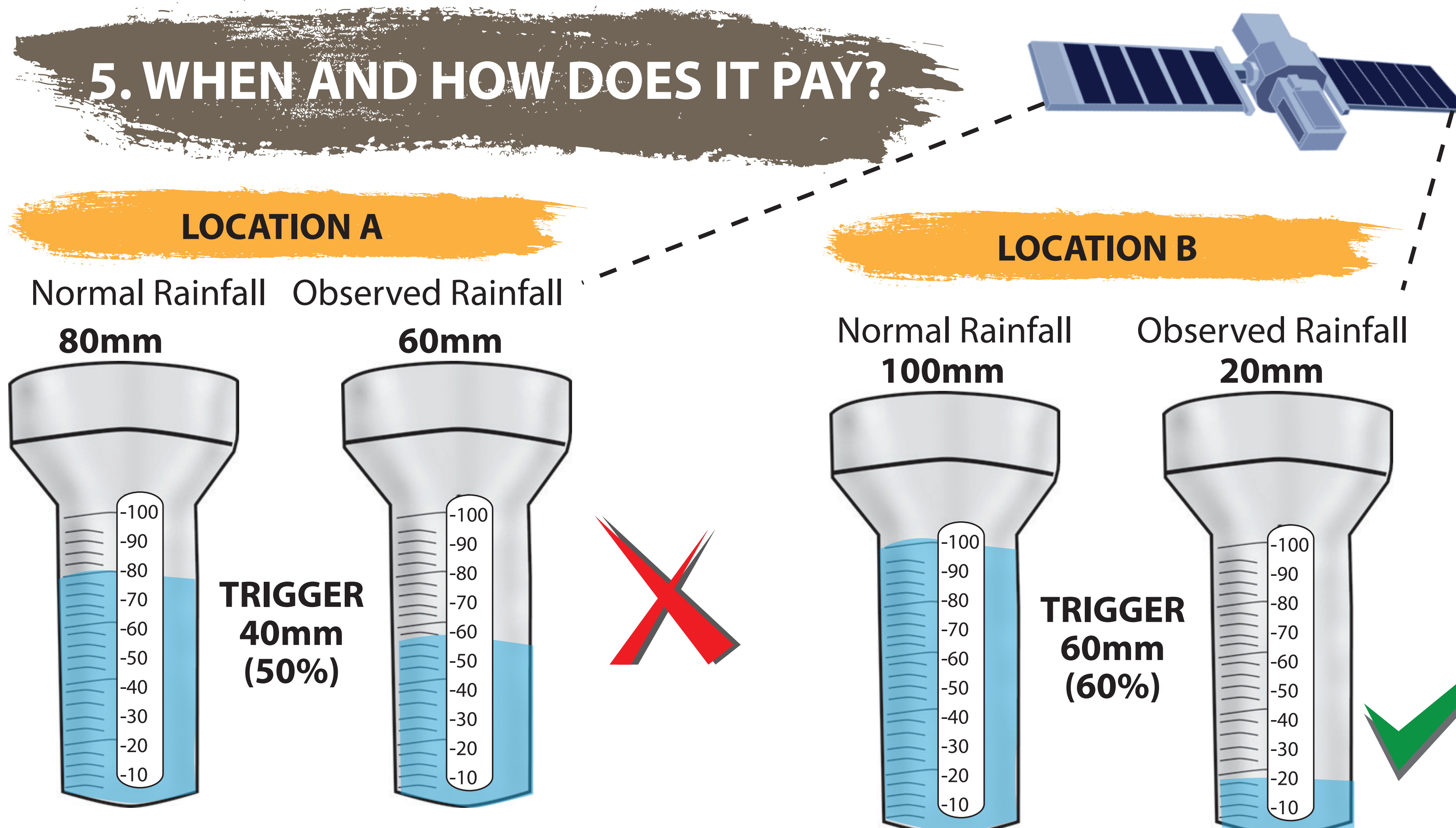
3. EVENTS COVERED



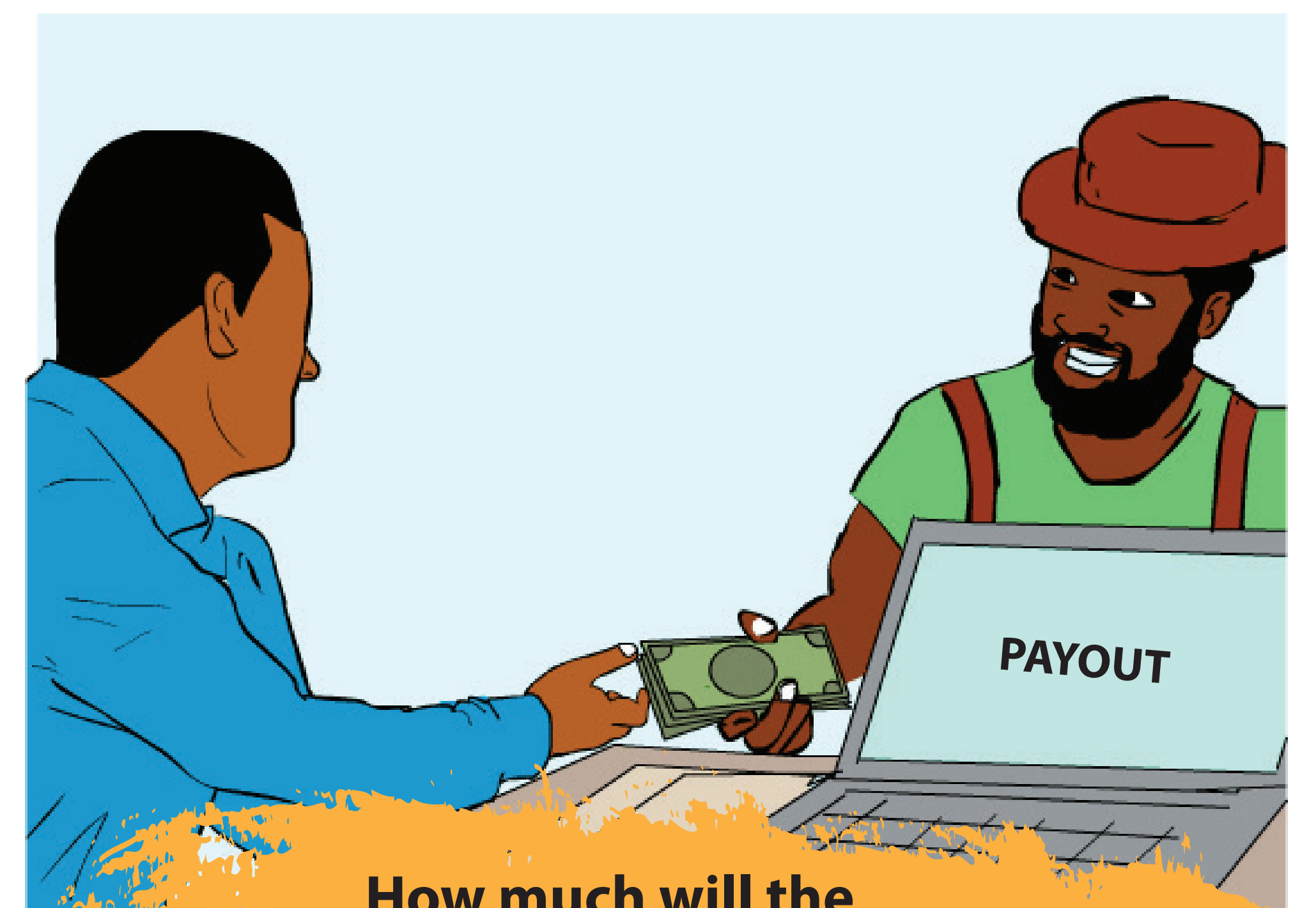
4. COVERAGE PERIOD



5. WHEN AND HOW DOES IT PAY?



As weather conditions are different in different areas, triggers vary.



How much will the payout for location B be?

1mm of rain below trigger = K 1.50

Observed rainfall was 40 mm
below trigger = 60mm - 20mm = 40 mm
40mm X K1.50 = K60

WHAT ARE THE TRIGGERS IN MY LOCATION?

Trigger Period A

Trigger Period B

6. QUESTIONS AND COMPLAINTS



FIELD CONTACT



INSURANCE COMPANY

HOW DOES EXCESS RAINFALL INSURANCE WORK?

1. WHAT IS COVERED?

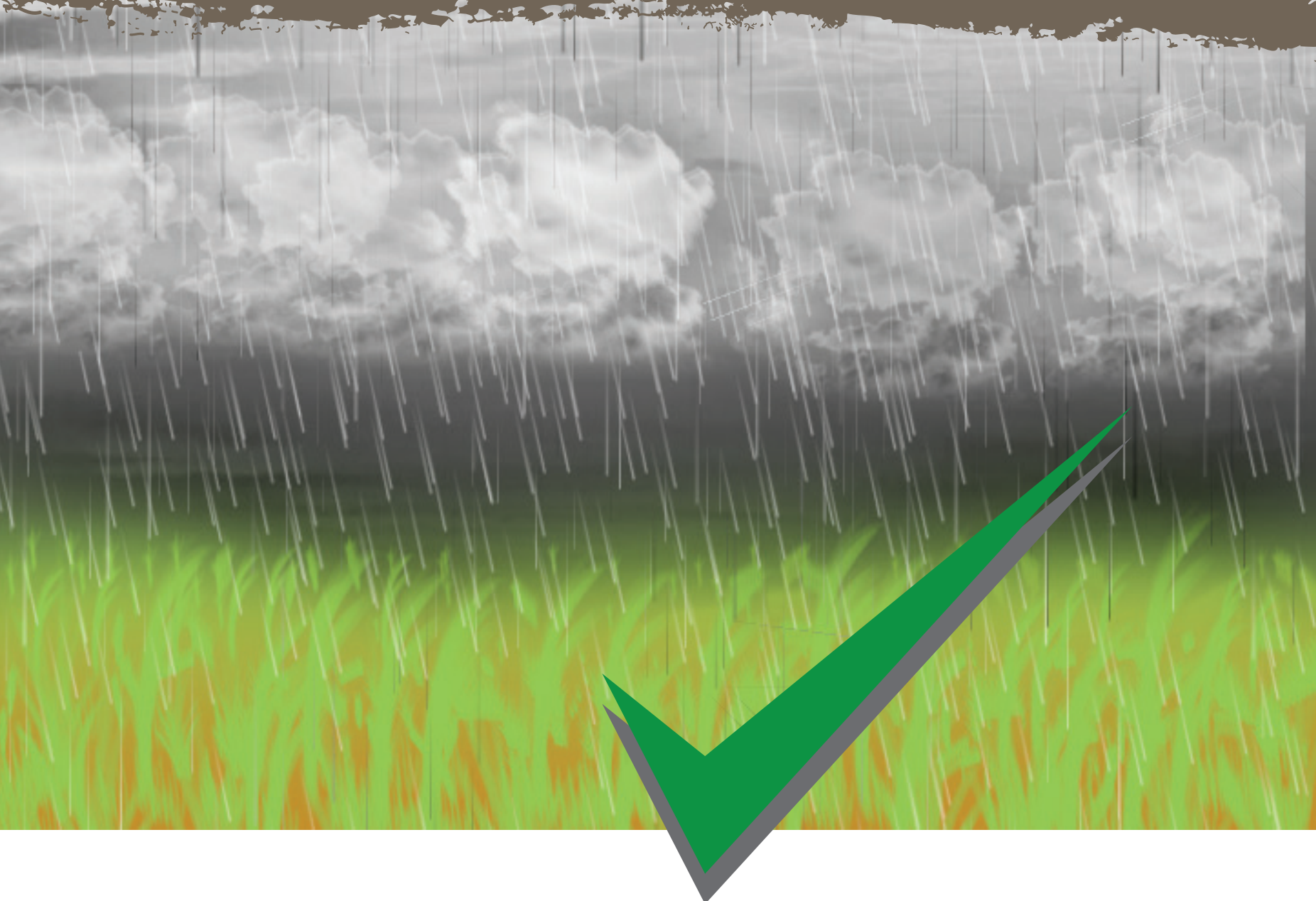


2. WHAT IS THE COST AND BENEFIT?

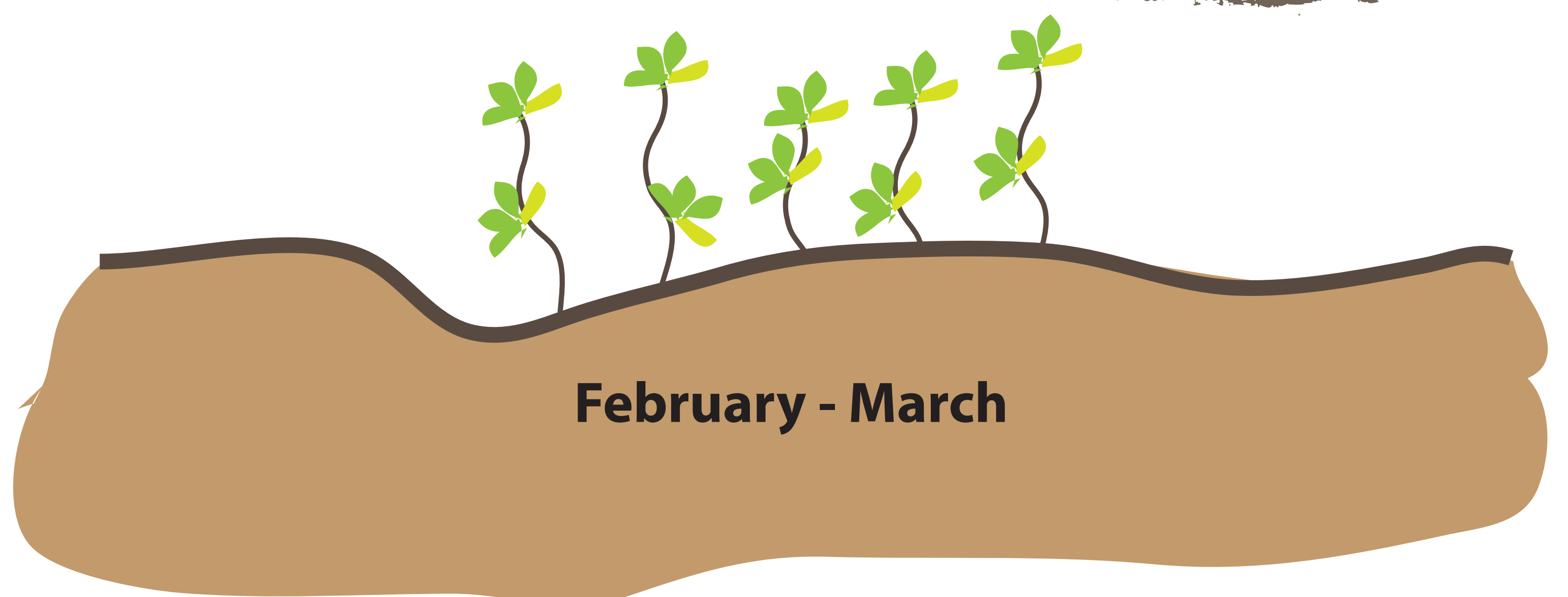
COST (PREMIUM)

MAXIMUM POSSIBLE PAYOUT

3. EVENTS COVERED



4. COVERAGE PERIOD

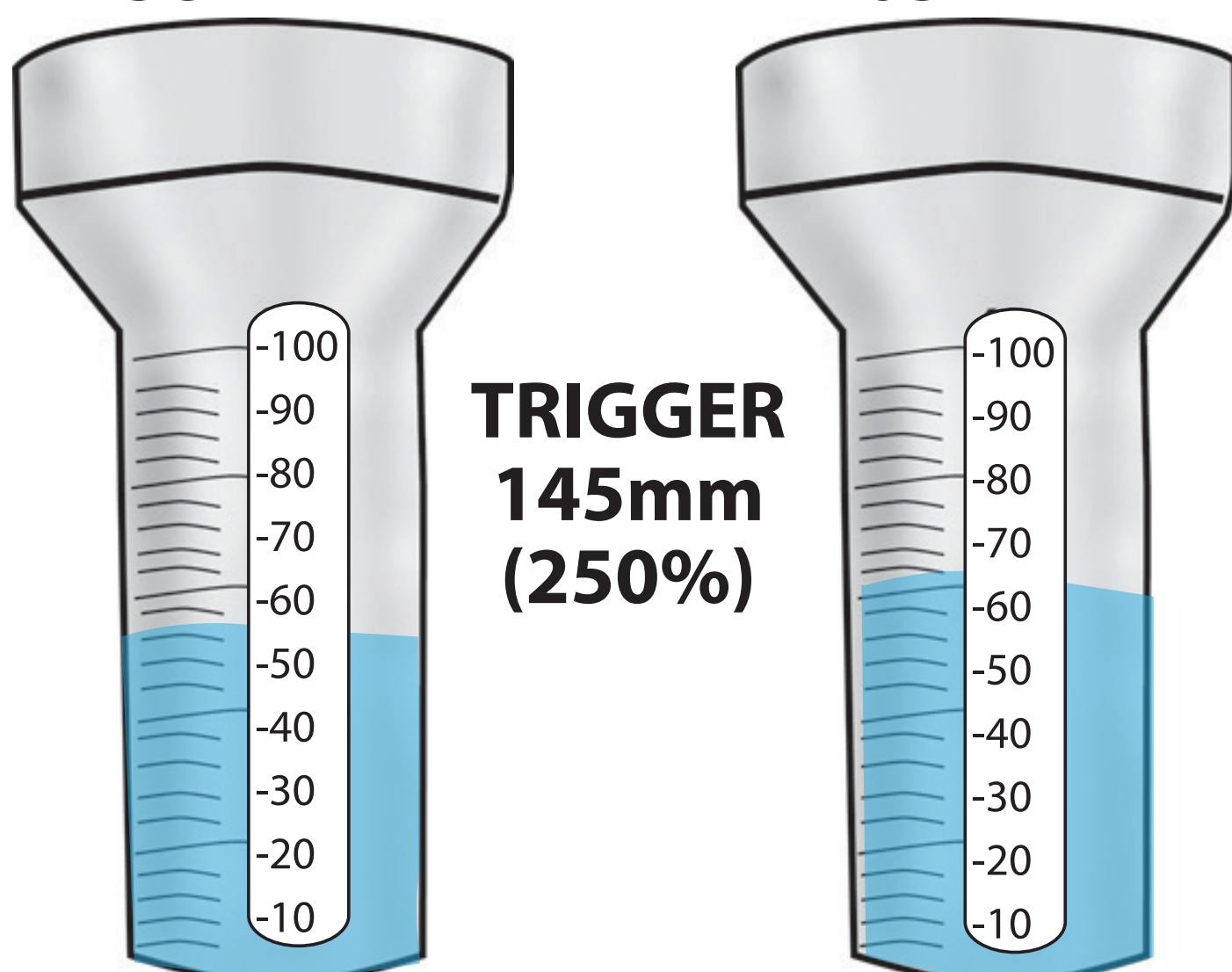


February - March

5. WHEN AND HOW DOES IT PAY?

LOCATION A

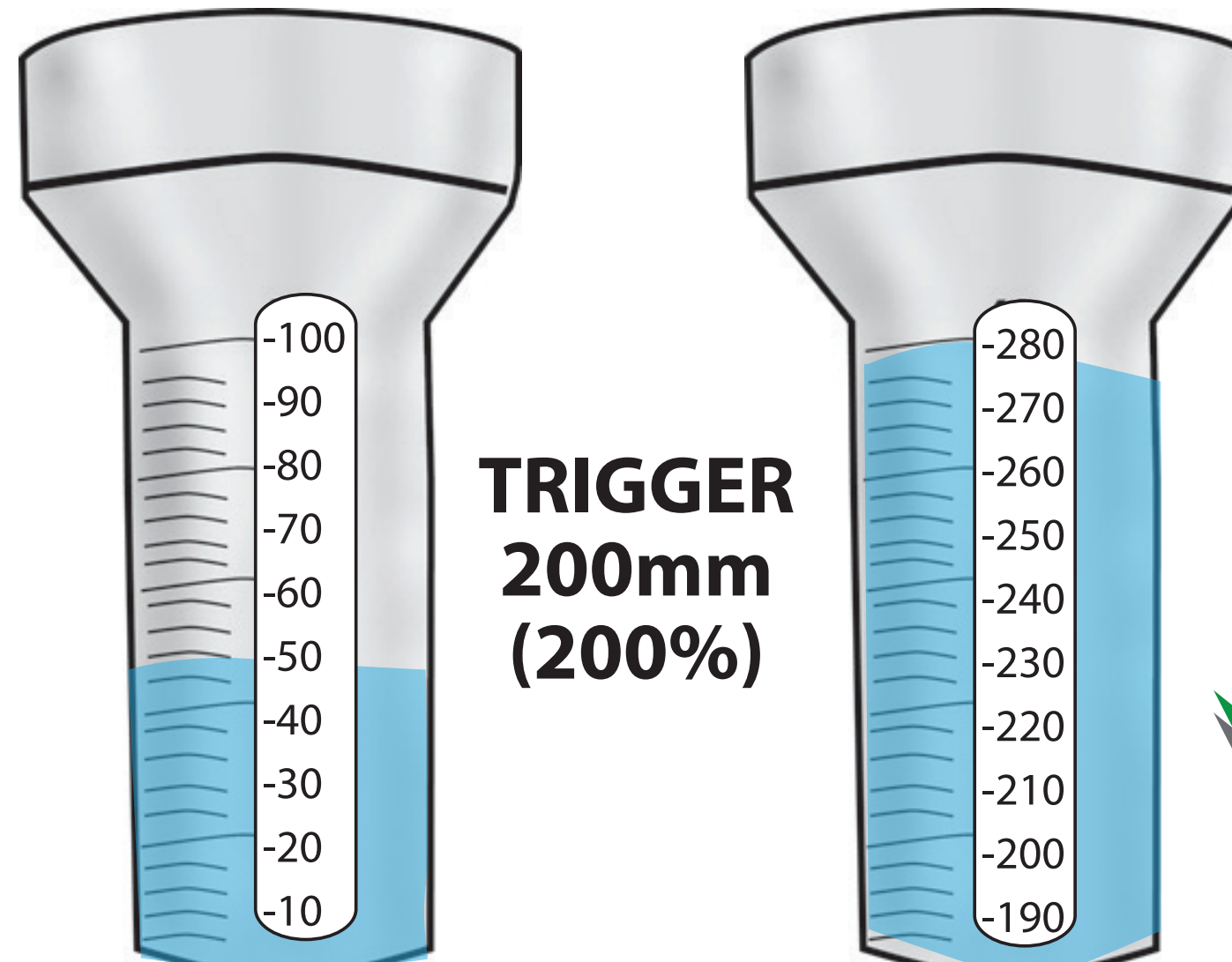
Normal Rainfall 58mm
Observed Rainfall 65mm



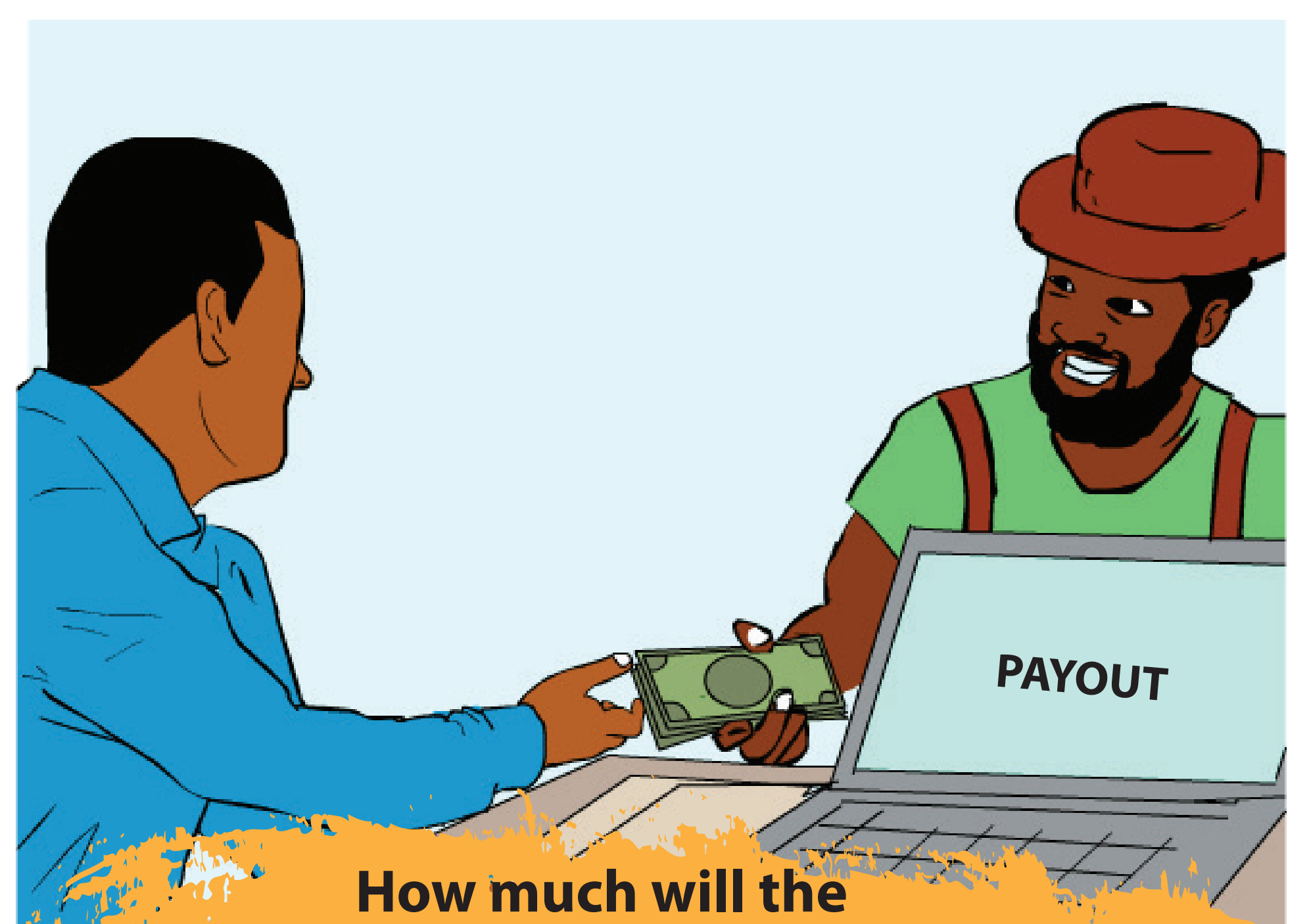
TRIGGER
145mm
(250%)

LOCATION B

Normal Rainfall 50mm
Observed Rainfall 280mm



TRIGGER
200mm
(200%)



How much will the payout for location B be?

1mm of rain above trigger = K0.75

Observed rainfall was 80 mm above trigger = 280mm - 200mm = 80 mm

80mm X K0.75 = K60

As weather conditions are different in different areas, triggers vary.

WHAT IS THE TRIGGER IN MY LOCATION?

6. QUESTIONS AND COMPLAINTS



FIELD CONTACT



INSURANCE COMPANY

HOW DOES LIFE INSURANCE WORK?

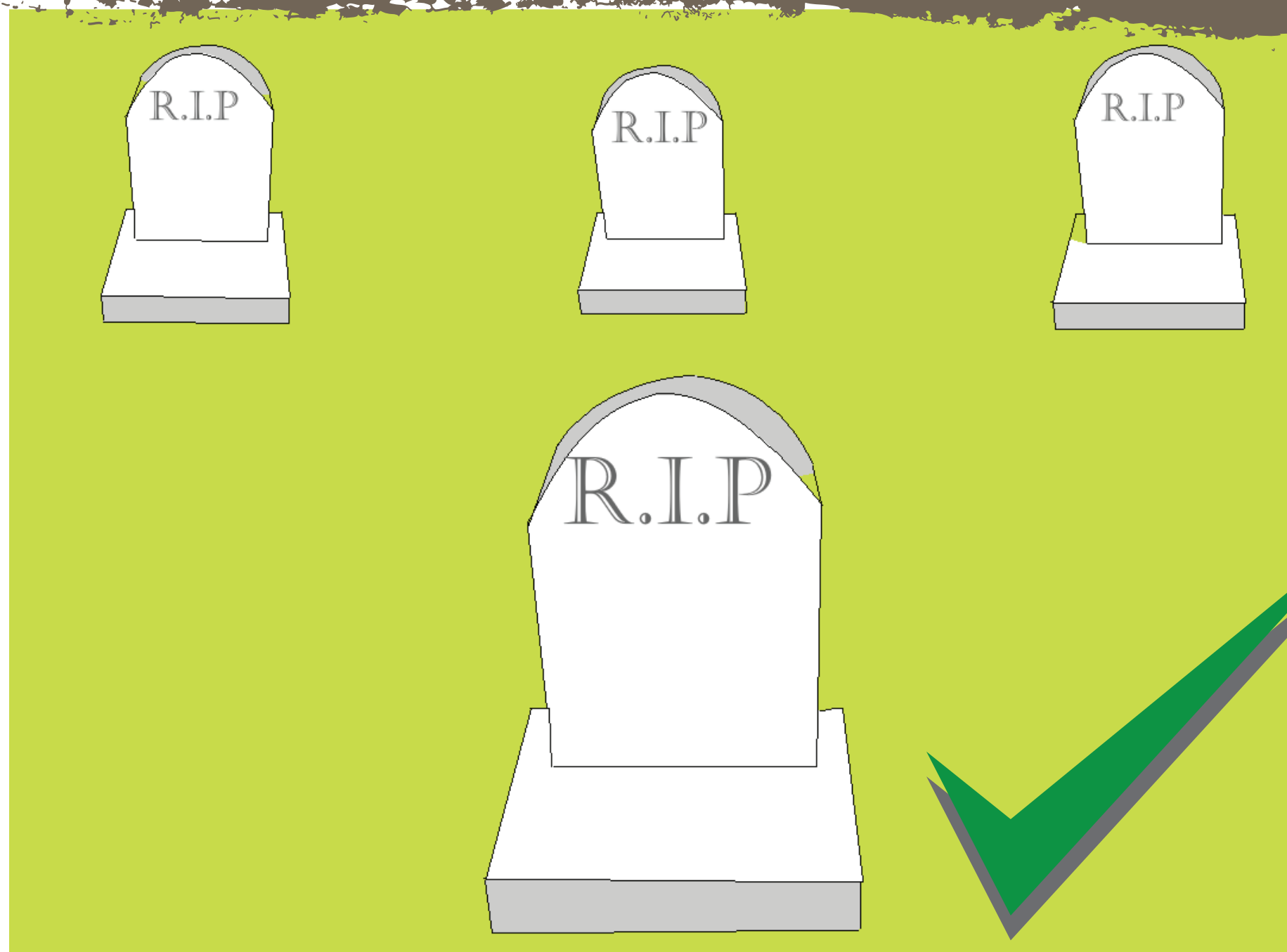
1. WHO IS COVERED?



2. HOW CAN YOUR FAMILY RECEIVE THE BENEFIT?



3. EVENTS COVERED



4. COVERAGE PERIOD

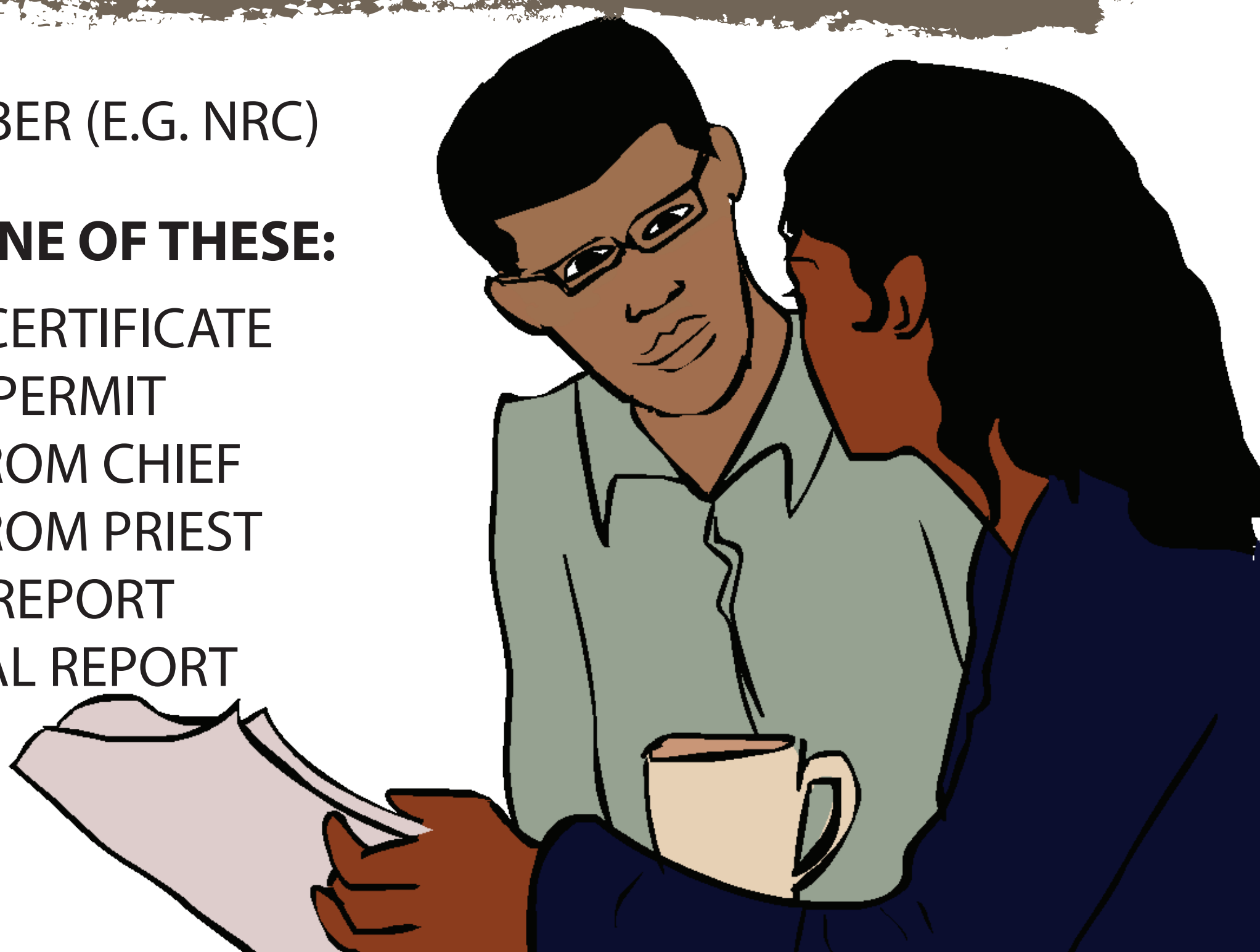


5. REPORTING

● ID NUMBER (E.G. NRC)

AND ANY ONE OF THESE:

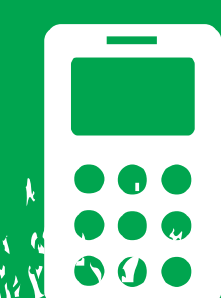
- DEATH CERTIFICATE
- BURIAL PERMIT
- NOTE FROM CHIEF
- NOTE FROM PRIEST
- POLICE REPORT
- HOSPITAL REPORT



6. PAYOUT



7. QUESTIONS AND COMPLAINTS



FIELD CONTACT



INSURANCE COMPANY