

SCHEMES OF COCONUT DEVELOPMENT BOARD OPERATIONAL GUIDELINES



सत्यमेव जयते

नारियल विकास बोर्ड

(कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार), केरा भवन,
कोची - 682 011, भारत

COCONUT DEVELOPMENT BOARD

(Ministry of Agriculture & Farmers Welfare, Government of India)

Kera Bhavan, SRVHS Road, Kochi - 682 011, India

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E. KERA SURAKSHA INSURANCE SCHEME

1. Introduction

This is a comprehensive Group Personal Accident Insurance Scheme, implemented by Coconut Development Board in association with Insurance companies for Coconut Tree Climbers (CTC), Neera Tappers (NT), Hybridization workers and Coconut labourers. Under this scheme, Coconut Tree Climbers, Neera Technicians, Hybridization Workers, coconut labourers working in either coconut farms or small scale coconut based industries can avail insurance against all accidents & hospital related expenses with respect to accidents (24/7). Youth trained under Board's Skill Development and Livelihood Support schemes and workers/ labourers engaged in the DSP Farms of CDB are also covered under the scheme.

2. Objective

The objective of this scheme is to provide comprehensive insurance coverage to workers/ laborers engaged in coconut farms, including those involved in high-risk tasks such as Coconut tree climbing, Neera Tapping, Coconut harvesting, Hybridization, and other activities essential for maintaining coconut farms. This also covers workers/ laborers involved in coconut peeling, coconut de-husking and de-shelling activities in a farm or in small scale coconut based industry. This is designed to safeguard workers in recognition of the inherent risks associated with their profession. The Board offers free first-year insurance coverage to eligible individuals enrolled in the Board's Skill Development and Livelihood Support schemes. This initiative aims to attract young individuals to pursue coconut tree climbing as a profession, thereby fostering green-collar jobs and addressing the shortage of skilled workforce in the sector. Further, all eligible DSP Farm laborers are to be mandatorily covered under the scheme with 100% premium borne by the board.

3. Implementing Agency

The scheme is implemented by the Board through the selected Insurance Agency (public sector) and is applicable throughout India.

4. Eligibility

- The scheme is applicable to workers/ laborers engaged in coconut farms, including those involved in high-risk tasks such as Coconut tree climbing, Neera Tapping, coconut harvesting, hybridization and other activities essential for maintaining coconut farms. This also covers workers/ laborers engaged in coconut peeling or de-shelling or other coconut related activities carried out either in coconut farms or in small-scale coconut-based industries.
- Beneficiaries must be within the age group of 18 to 65 years (inclusive).

5. Risk Coverage and Sum Insured

Components such as Deaths, Permanent total disablement, Permanent partial disablement, Hospital expenses for minimum 24 hours In-Patient, weekly compensation, by-stander expenses, funeral expenses, ambulance charges etc. are covered with the benefits for each component reviewed and proposed as per the requirements at the time of tender invitation for selecting the Insurance Agency.



Benefits available under KSIS from Dec. 2024 – Nov. 2026		
S. No.	Benefits available - due to accidents only	Sum insured (Rs.)
1	Death/ Permanent Total Disablement	Rs. 7,00,000/-
2	Permanent Partial Disablement	Rs. 3,50,000/-
3	Hospital Expenses Reimbursement including medicines for maximum of two months after discharge (24 hrs as IP)	Rs. 2,00,000/-
4	Ambulance Charges in case of accident as well as death (Actual as per bills).	Rs. 3,500/-
5	Weekly Compensation in case of Temporary Total Disablement (Maximum for 6 weeks-once in the insurance period @Rs.3500/- per week)	Rs. 21,000/-
6	By stander expenses - Rs. 200/- per day during 24 hour hospitalization period only based on actual bills.	Maximum Rs. 3,000/-
7	Funeral expenses in case of accidental Death (subject to producing bills)	Rs. 5,500/-

6. Insurance Premium and Subsidies

Annual premium of the policy shall be shared between Board and the beneficiary in the ratio of 85:15.

Annual Premium under the policy is based on the offers submitted by Public Sector Insurance Company by inviting tenders once in every two years as per benefits proposed under different components of the policy. For the Scheme Period up to November 2026, the total premium payable, inclusive of GST, shall be Rs.956. Out of this, the beneficiary shall be required to pay only the subsidized premium of Rs.143, and the balance shall be borne by the Board.

7. Insurance Period

Policies are issued for a period of one year starting from the day the request for insurance along with beneficiary details are shared with IA.

8. Policy Enrolment procedure

- Application form needs to be duly filled and certified by the certifying authority *i.e.*, Ward Member/ Municipal Corporation Councilor/ Panchayat President/ Agriculture Officer/ Horticulture Officer/ President of Coconut Producers' Society or Coconut Producers' Federation/ Chairman of Coconut Producer Company/ In charges of DSP Farms of the Board (for respective farm labourers)/ Coco-Mitra Training in-charge (only for trainees)/ Kera Kaushal Kendra Training in-charge (only for trainees)/Authorized signatory of small scale coconut based industry, Dept./ Unit Heads of Agriculture/ Horticulture Universities*.

* Only in case of climbers/ labourers engaged in their University Farms/ Fields

- A copy of the Aadhaar card and the front page of the bank account passbook need to be submitted, along with the duly filled and certified application form, to the CDB Headquarters.
- Premium need to be remitted through online/ offline mode.
- Cash payments/Money orders are not permitted.



- v. Upon verification of the documents submitted and confirmation of receipt of the applicable premium, the details shall be forwarded to the Insurance Agency (IA) for underwriting of the policy.
- vi. Coverage under the policy starts from the day the details are shared with IA.
- vii. Policy shall be issued by the IA & sent to the Board within 20 working days.
- viii. Board shall issue the policy to the beneficiary through post.
- ix. A renewal notice shall be issued in advance by the Board to facilitate continuation of the policy upon its expiry.

9. Claim Settlement procedure

- i. Intimation of accident need to be made by the beneficiary to Coconut Development Board within 3 days of accident (72 hrs).
- ii. After discharge from the hospital, the claimant must download the claim form from the CDB website and ensure it is duly filled out and signed by the consulting doctor. This completed form, along with mandatory duly certified supporting documents such as the Discharge Summary, Hospital Treatment Bills, Lab Bills, and Fitness Certificate, must be submitted to CDB for onward transmission to the insurance company.
- iii. In case of disablement due to accident, Disability Certificate issued by the doctor also needs to be submitted.
- iv. In case of death, Post Mortem Report, FIR & Inquest Report also need to be presented.
- v. For immobility claims, minimum 5 days continuous disablement is required and certificate by treating doctor showing the immobilization period needs to be submitted.
- vi. Any other additional documents as mentioned /required by the IA for processing the claims need to be submitted/produced by the claimant
- vii. Submitted bills & forms after a quick review by the concerned officer at Board is forwarded to IA for claim settlement.
- viii. Once the IA verifies the Claim form & documents required, Claim shall be settled through DBT to the beneficiary within 15 working days.
- ix. Insurance Agency, if desired, shall issue Discharge Voucher & KYC to the beneficiary & ask for additional documents for verifying the claim.
- x. In case of Death claim, Legal Heirship Certificate & NOC as desired by the IA need to be produced.
- xi. Any other details required by IA need to be furnished by the claimant.

The application form is attached as Annexure XVIII and can be downloaded from the following QR Code :

For Payment	Application form	Claim form
SCAN & PAY  UPI ID: cdbcochin@sbi		
