Kera Suraksha Insurance SchemeCoconut HarvesterCoconut Tree ClimberInsuranceNeera TechnicianDetailsThe 'Kera Suraksha Insurance Scheme' is a comprehensive Group Personal Accident Insurance Scheme, implemented by the Coconut Development Board, Ministry of Agriculture and Farmers Welfare, Government of India in association with Public Insurance companies for Coconut Tree Climbers/Neera Technicians/Coconut Harvesters. The annual premium is ₹375/- and is shared between the Board and the beneficiary in the ratio of 75:25. For the trainees' ongoing skill development training of the Board viz. Friends of Coconut Tree (FoCT)/Neera Technician Training Programme, the 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 ₹94/- as the contribution from the beneficiary. The scheme is implemented in all coconut-growing States.Objective:The aim is to attract unemployed youth to show more interest in the agriculture sector.To overcome the shortage of coconut tree climbers, the Board launched a skill development program called 'Friends of Coconut Tree (FoCT).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.Benefits1. Components under the scheme and present compensation:Sl. No.Benefits available - due to accidents onlySum insured1Death/Permanent Total disability₹5,00,000/-2Permanent Partial Disablement ₹2,50,000/-3Hospital expenses reimbursement (minimum 24 hours hospitalization)₹1,00,000/- 4Ambulance charges₹3,000/- 5Weekly Compensation in case of TTD₹18,000/- (Maximum 1 claim in a year for a maximum of six weeks @₹3,000/- per week)6Bystander expenses in case of hospitalization₹3,000/- (Maximum for 15 days @ ₹200 per day)7Funeral expenses in case of accidental death (subject to production of bills)₹5,000/-2. For the trainees ongoing the skill development training of the Board viz. Friends of Coconut Tree (FoCT)/Neera Technician Training Programme, the first-year premium is fully borne by the Board from the date of commencement of training.EligibilityThe applicant should be a Coconut Tree Climber/Neera Technician/Coconut Harvester/Trainee.The age of the applicant should be between 18 to 65 years.Responsibilities of Climbers /Harvesters/Neera Technicians/Trainees(Beneficiaries):Submit applications for insurance under the insurance scheme in the prescribed format with all mandatory documents. Payment of his/her/their share of premium prescribed by the Board by way of demand draft/ online mode. Safe custody of policy document/ policy number received from the Board Intimation of accident within 72 hours of its occurrence to Board. Submission of claim form along with mandatory documents to Board, in case of accidents-related hospital expenses/death, for getting benefits under the scheme.Share of Premium:Annual premium under the policy is ₹375/-, out of which Board's share of premium is ₹281/- and balance ₹94/- is the beneficiary's share.Beneficiary has the option of paying his/her share of the premium of ₹94/- online mode or through DD.The period of insurance is one year and needs to be renewed every year by paying ₹94/- as a contribution from the beneficiary.Category Premium Payable by CTC/TraineeSubsidy by CDBTotal PremiumCoconut Tree Climber₹94/- ₹281 ₹375/-Trainee Nil ₹375/-₹375/-Application ProcessOfflineApplying for Insurance:Application form duly filled in and countersigned by Agriculture officer/Panchayath President/CPF office bearers/CPC Directors along with premium share and age proof needs to be sent to Chairman, Coconut Development Board, Kera Bhavan, SRVHS Road, Kochi - 682011, Kerala.Procedure for applying claim:All claim-related documents/correspondence have to be forwarded to the office of the Coconut Development Board given below:Headquarters: PB No. 1021, KERA BHAVAN, SRV Road, Kochi, Kerala - 682011,Tel: 0484 - 2376265, Fax: 0484 - 2377902,Contact person: Statistical OfficerEmail: ho-stats@coconutboard.gov.in (Application Forms)For any discrepancies/queries on claim settlement, you may contact:Office of The New India Assurance Company Limited for implementation of KESRI:The New India Assurance Company Ltd, Divisional Office – I(730900), Jerome Building, 2nd Floor, Fort Station Road, Trichy -620 002Documents RequiredDocuments required to apply under the scheme;Aadhaar cardProof of ageCaste certificate, if applicableDeclaration for AssignmentDeclaration FormCertificate issued by competent authority stating that the applicant is currently engaged in skilled labour as a Coconut Tree Climber/Neera Technician/HarvesterPayment detailsAny other document, as requiredIn case of Accident:Original Discharge summary/ OP TicketOriginal Medical Bills (duly certified by a doctor)Original Lab reports(if any)Immobilizations Certificate (Minimum 5 days continuous disablement is required)Fitness CertificateDisability Certificate (In case of disablement due to accident)FIR/GD Entry/CSR/Police Report (In case of road accident)NEFT details (Bank name, Branch, Account Number and IFSC)Duly signed claim voucher In case of Death:Original Medical ReportsOriginal Death CertificateLegal Heirship certificatePost Mortem ReportFIRNewspaper cuttingViscera Report (if any)Inquest ReportNEFT details (Bank name, Branch, Account Number and IFSC)Duly signed claim voucher Frequently Asked QuestionsWhat is the Kera Suraksha Insurance Scheme?The Kera Suraksha Insurance Scheme is a comprehensive Group Personal Accident Insurance Scheme initiated by the Coconut Development Board, Ministry of Agriculture and Farmers Welfare, Government of India. It is designed for Coconut Tree Climbers, Neera Technicians, and Coconut Harvesters, implemented in collaboration with Public Insurance companies.Which department has launched this scheme? Coconut Development Board, Ministry of Agriculture and Farmers Welfare, Government of IndiaWho is eligible for the scheme? Coconut Tree Climbers, Neera Technicians, and Coconut Harvesters are eligible for the scheme. Additionally, trainees undergoing skill development training under the Friends of Coconut Tree (FoCT) and Neera Technician Training Programme are covered, with the first-year premium fully borne by the Board.What is the annual premium for the insurance?The annual premium for the insurance is ₹375, shared between the Coconut Development Board and the beneficiary in the ratio of 75:25. Trainees undergoing skill development training have the first-year premium covered by the Board.How long is the insurance coverage valid?The insurance coverage is valid for one year and needs to be renewed annually by paying ₹94 as a contribution from the beneficiary.What is the objective of the Kera Suraksha Insurance Scheme?The scheme aims to attract unemployed youth to the agriculture sector, overcome the shortage of coconut tree climbers, and promote skill development through programs like Friends of Coconut Tree (FoCT).What benefits are provided under the scheme?The scheme provides various components and compensation: 1. Death/Permanent Total Disability: ₹5.00 lakhs 2. Permanent Partial Disability: ₹2.50 lakhs 3. Hospital Expense (24 hours IP): ₹1,00,000/- (Maximum) 4. Weekly Compensation in case of Temporary Total Disability (TTD): ₹18,000/- 5. Bystander Expense: ₹3,000/- (Maximum 15 days @ ₹200 per day) 6. Ambulance Charges: ₹3,000/- 7. Funeral Expenses (subject to producing bills): ₹5,000/-In which states is the scheme implemented?The scheme is implemented in all coconut-growing states across India.How can beneficiaries renew their insurance coverage each year?Beneficiaries can renew their insurance coverage by paying a yearly contribution of ₹94. The renewal process should be completed annually to ensure continuous coverage under the scheme.What is the age criterion for eligibility?Applicants should be between 18 to 65 years of age to qualify for the Scheme.How is the premium payment handled by the beneficiaries?Beneficiaries are responsible for paying their share of the premium, as prescribed by the Board. Payment can be made through demand draft or online mode.What is the timeline for reporting accidents to the Board?In the event of an accident, beneficiaries must intimate the Board within 72 hours of its occurrence.What is the process for claiming benefits under the scheme in case of accidents?Beneficiaries are required to submit the

claim form, along with mandatory documents, to the Board for accidents related to hospital expenses or death, to avail the benefits under the scheme.How can I apply for the scheme?Application form duly filled in and countersigned by Agriculture officer/Panchayath President/CPF office bearers/CPC Directors along with premium share and age proof needs to be sent to Chairman, Coconut Development Board, Kera Bhavan, SRVHS Road, Kochi - 682011, Kerala.Sources And ReferencesOfficial WebsiteScheme GuidelineScheme DetailsApplication FormApplication Form - MalayalamAccident Claim Form - Oriental Insurance Co.Ltd.Accident Claim Form - New India Assurance Co.Ltd.OkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Agriculture and Farmers WelfareKera Suraksha Insurance SchemeCoconut HarvesterCoconut Tree ClimberInsuranceNeera TechnicianDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe â€˜Kera Suraksha Insurance Schemeâ€™ is a comprehensive Group Personal Accident Insurance Scheme, implemented by the Coconut Development Board, Ministry of Agriculture and Farmers Welfare, Government of India in association with Public Insurance companies for Coconut Tree Climbers/Neera Technicians/Coconut Harvesters. The annual premium is â‚¹375/- and is shared between the Board and the beneficiary in the ratio of 75:25. For the trainees' ongoing skill development training of the Board viz. Friends of Coconut Tree (FoCT)/Neera Technician Training Programme, the 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 â‚¹94/- as the contribution from the beneficiary. The scheme is implemented in all coconut-growing States.Objective:The aim is to attract unemployed youth to show more interest in the agriculture sector.To overcome the shortage of coconut tree climbers, the Board launched a skill development program called 'Friends of Coconut Tree (FoCT).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.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1