

1. Crop Stage Details

Crop	1st Stage (up to 40% of the the Sum Insured)	2nd Stage (up to 60% of the Sum Insured)	3rd Stage (up to 100% of the Sum Insured)
Paddy	From 7 days after the date of Sowing /Planting up to 30 days	From 31 days after the date of Sowing Planting up to Flowering (92 days)	From Flowering (93 days) up to Harvesting (123 days)
Maize	From 15 days after the date of Sowing/Planting up to 21 days	From 22 days after the date of Sowing/Planting up to Flowering (61 days)	From Flowering (62 days) up to Harvesting (90 days)
Potato	From 14 days after the date of Sowing/Planting up to 45 days	From 46 days after the date of Sowing Planting up to 75 days	From 76 days after the date of Sowing/Planting up to Harvesting/End of the crop (136 days)
Big Onion	From 7 days after the date of Sowing/Planting up to 30 days	From 31 days after the date of Sowing Planting up to 70 days	From 71 days after the date of Sowing/planting up to End of the crop (115 days)
Chili	From 7 days after the date of Sowing/Planting up to 21 days	From 22 days after the date of Sowing Planting up to Flowering (52 days)	From Flowering (53 days) up to Harvesting (101 Days)
Soya	From 7 days after the date of Sowing/Planting up to 45 days	From 46 days after the date of Sowing Planting up to Flowering (65 days)	From Flowering (66 days) up to Harvesting (90 days)

Note - Subject to change base on the seed and the plant recommended by the relevant institutions

2. Seasons

Maha	- Starting from end of September to March
Yala	- Starting from end of May to August

3 Renewals

Renewal for the 2nd calendar year depend on the government decision.