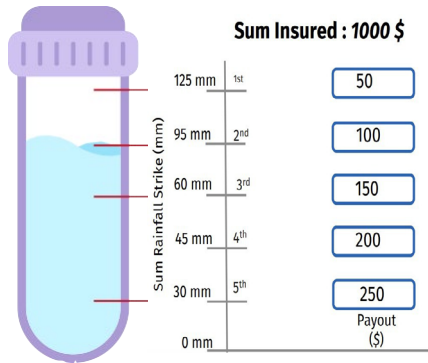


KAIRAN TE BAKA MWANE

Te baka mwane e oioi iaon maitin te karau (mm) ae tauaki raoi mwina n aron atakina ba e bon karako ke bon akea te karau ae baka.

N aron rongorongon te karau ae katauraaki man te Kiribati Meteorological Service (KMS), ae te rabata ae tararua te kanganga iaon bakan te karau ao man kaongoa te KIC ibukin bwaka mwane aika riai nakoia aika rotaki.



KONA KANGARA N REITAKI IAON AEI?

Fill in the proposal form, which can be obtained from KIC's:



Email



Facebook



Website

Kawai n reitaki aikai akanna katauraaki l akun te boki n Katanoata aei

KONA KANGA N KAREKAREA AM PREMIUM I BUKIN KAMANOAM INANON TAIN TE KANGANGA?

Ena kaboaki te mwaiti ni mwane ae \$150 (15%-man te smwaiti n mwane ae koatia n kawakina ba totokoan kanganga aika ana riki, insure ae te maiti ae \$1000) inanon itera aikai:



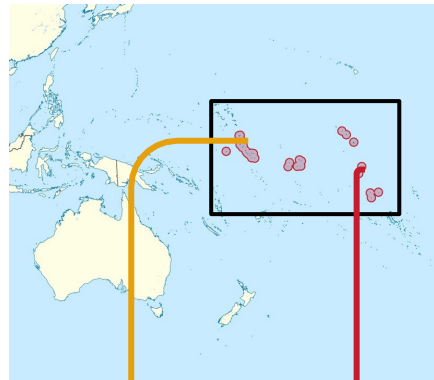
Cash payment at KIC Office



Telmo/ POSMO



ANZ Internet Banking



REITAKI NAKOIRA:

Location
Head Office, Bairiki, Tarawa



Phone
+686 75022627 / 22628



Website
www.kic.org.ki



E-mail
enquire@kic.org.ki



Facebook
Kiribati Insurance Corporation



KIRIBATI

PARAMETRIC MICROINSURANCE COVER FOR DROUGHT

Underwritten by:



Kiribati Insurance Corporation

INSURE TO SECURE

COVERAGE BREAK DOWN

FREQUENTLY ASKED QUESTIONS

Te kawakin/karin mwane ae te insurance e karaoaki ba kamanoano/kamanoaia taan ununiki ao aika rotaki maiuia nte kanganga. Te parametric insurance bon te itera n kamanemane ae irekereke ma kanganga aika ti kaitaraki iai naron, taren te ran. Bon te itera n buobuoki ae katauraoki man kanamakinan kanganga aika ana bon roota maiun te aomata, ao man reke ba te tia uota te rau ao te tia manena rawawatan te aomata inanon tain kangangan te ran.



KANGANGA AIKA TARAKI

Taren/Karakon te ran



TAINA N KARAOAKI

12 te namakaina

* kan buokaki aika kaoti inanon te moan namakaina ae kaweneaki iai te kora n kaeti aio a bon aki butimaeaki

ANA KANGANGA TE RAN AIKA TARATARAKI



Drought korakoran te mau (E baifreaki aei man taian tautaug aika atia)	Te bwaka mwane e baifreaki man timwin te karau (100 mm)	Ena mwanenaki te kanganga aei inanon uoua te wiikiimwin reken taian rongorongo aika a rangin koaua iaan taren te ran	Ena teimatoa te kora ni kaeti n kaira aron karaoan aikai naron ae am karin mwane inanon Teuana te ririki ena bon kamanoko 100% man te mwaiti ae ko karina (insure)	Sum insured \$1000. Premium 15% ian temanna te customer ae (eg \$150) ibukin te premium ae \$1000)
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Kangangan te ran e bon taua 12 te namakaina ae baifreaki inanon 4 te makoro inanon 3 namakaina

Makoro 1

1st Tiaunare 2025 to 31st Maati 2025

Makoro 2

1st Eperi 2025 to 30th Tun 2025

Makoro 3

1st Turai 2025 to 30th Tiebetembwa 2025

Makoro 4

Data Source:

Primary Source:
Kiribati Meteorological Service (MET)

Backup Source:
ECMWF

Island	Location	Index Definition	Consecutive 3 months sum rainfall below the strike, where daily rainfall is capped at 100mm				Payoff (In \$)	Payoff (in %)
		Phase	Jan - Mar	Apr - Jun	July - Sept	Oct - Dec		
Gilbert Islands	Beru	Strike 1 (≤)	100	190	100	85	\$50	5%
		Strike 2 (≤)	55	105	85	70	\$100	10%
		Strike 3 (≤)	30	65	50	35	\$150	15%
		Strike 4 (≤)	20	40	35	15	\$200	20%
		Strike 5 (≤)	10	20	15	5	\$250	25%
	Butaritari	Strike 1 (≤)	540	550	460	380	\$50	5%
		Strike 2 (≤)	315	425	380	260	\$100	10%
		Strike 3 (≤)	270	285	305	165	\$150	15%
		Strike 4 (≤)	225	285	230	115	\$200	20%
		Strike 5 (≤)	180	190	155	80	\$250	25%
Line Islands	Tarawa	Strike 1 (≤)	100	170	45	45	\$50	5%
		Strike 2 (≤)	70	105	30	30	\$100	10%
		Strike 3 (≤)	35	75	15	15	\$150	15%
		Strike 4 (≤)	10	40	10	5	\$200	20%
		Strike 5 (≤)	5	20	5	2.5	\$250	25%
	Kiritimati (Christmas Island)	Strike 1 (≤)	170	175	190	160	\$50	5%
		Strike 2 (≤)	140	150	125	125	\$100	10%
		Strike 3 (≤)	95	100	70	70	\$150	15%
		Strike 4 (≤)	30	50	40	30	\$200	20%
		Strike 5 (≤)	15	25	20	15	\$250	25%

TE KATANOATA

Teuana mai buakon taian kanganga aika kaitaraki iai taan ununiki iaon Kiribati bon taren te ran. Te iango n ibubuoki aei e bwebwerake man te Pacific Insurance and Climate Adaptation Programme. Ao n iraorao iai te United Nations Capital Fund, United Nations Development Programme ao te United Nations University Institute for Environment and Human security. E karaoaki nanon te kantaninga aei iroun KIC ba buokaia taan ununiki ao aika rotaki maiuia n taren te ran iaon Kiribati.



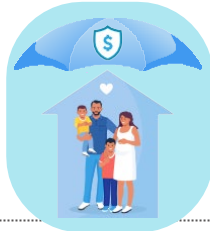
Taren te ran bon te kanganga ae riki ngkana ea maan n aki baka te karau ao man mautakataka te aba n te aro are a rotaki iai taan ununiki ao aomata.



Kangangan taren te ran e bon kakaokoro nakon aron ae namakinaki mai iaon abamakoron nako Kiribati. Aio bukina ngake ena kona n kaokoro iai aron te bwaka mane n buoka naron ane kaotaki nte kora n kaeti.

Antai aika ana kamanoaki man te kora n kaeti aio

Taan ununiki ao aomata ke botaki nako aika atia n kinaki man ataki ba policy holders.



RAOIROIN TE PARAMETRIC INSURANCE



Te bwaka mwane e reke man taian kanganga aika bon rian man kaeineti nakon te kora n kaeti (policy).



E waekoa nakoia aomata



E uota raun te iango inanon te kanganga



Ena bwaka nakon ane e rotaki maiuna n kangangan te ran ao n boraai ma te kora n kaeti