

FAQ'S



What Is GK Weather Protect?

- GK Weather Protect is a form of insurance that pays you when adverse weather conditions impact your agriculture-related livelihood.
- It is Parametric Insurance, which means you pay for a desired or set amount of coverage, and you receive a payout tied to the trigger level met for the insured event (weather condition)
- It uses weather data and triggers - not farm inspections, to decide when payments are made.

What Weather Elements Are Covered?

Hurricane Winds

Excess Rainfall

Drought

How Do Triggers Work for Hurricane Winds?

- Wind speed is calculated for your parish using official hurricane data.
- The system measures how strong the wind is where your farm is located.
- Stronger hurricane winds = higher payout (Category 1 to Category 5).

How Do Triggers Work for Excess Rainfall?

- Rainfall is measured using official satellite weather data for your parish.
- The system looks at TOTAL rainfall over a rolling 3-day period.
- It adds rainfall for Day 1 + Day 2 + Day 3 to calculate a 3-day total.
- If this 3-day rainfall exceeds set thresholds, a payout is triggered.
- Higher rainfall over the 3 days = higher payout level (up to 100%).

How Do Triggers Work for Drought?

- Drought is measured over a much longer period to reflect real crop stress.
- The system tracks moisture conditions over approximately 60 days.
- It compares rainfall and heat (evaporation) to see if soil is drying out.
- If moisture levels are much lower than normal over this period, a payout is triggered.
- Longer and more severe dry periods = higher payout (up to 100%).

How Do Payouts Work?

- You are notified immediately when a trigger is met for the insured peril (weather condition) and coverage chosen.
- Payment is made within 5-10 business days, without inspection - directly to your bank account.*

How Much Can I Get?

- The more severe the weather event, the more money you receive.
- You can receive up to 100% of your coverage amount.
- New improvements mean higher payouts even for moderate weather events.



What Is The Cost Of GK Weather Protect?

- Cost depends on your coverage type, and amount selected. Premium starts from as low as **\$10,000.00 JMD**.

Why Is GK Weather Protect Relevant?


- It allows farmers an option/opportunity to receive funds in the event of natural disasters which impact their livelihood.
- It creates a certain amount of peace of mind for farmers.
- It allows farmers to plan and prepare better for adverse event.
- Helps with quick recovery after a loss.

Contact us at:

876-926-3204

876-935-0318

876-550-9311

 gkweatherprotect.com

Coming Soon: **WhatsApp for Business**



Where To Sign Up?

GK General Insurance branches islandwide

- New Kingston
- Liguanea
- Portmore
- Mandeville
- Montego Bay
- May Pen
- Santa Cruz
- Junction

