Blue Marble aims to increase the climate resilience of smallholder coffee farmers and their families in rural areas in Colombia by scaling up their index insurance pilot Café Seguro offered in group policies through cooperatives. With coffee being the second most important export commodity of Colombia, this climate index insurance product will support to compensate the cost of coffee production due to drought and extreme rainfall and thus support to secure employment as well.

**Target group**
Smallholder coffee farmers

**Target region**
Caldas and Antioquia, to be scaled up to Huila, Cauca and Nariño

**Insured asset**
(Partly) Cost of coffee production

**Insured peril / hazard**
Drought, excessive rainfall

**Insurance type**
Micro-scheme
Climate index / group policies through cooperatives; scale up of existing insurance pilot

**Own contribution**
50% of total ISF project costs

**PRODUCT DEVELOPMENT ACTIVITIES SUPPORTED**
- Technical product adjustment to cover more regions.
- Trainings.
- Development of a digital interfaces and technical operating environment to digitise payment processes.
- Customer education, awareness raising campaigns.
**PROJECT SET UP**

**Café Seguro: Flow of Resources**

- **Coffee Buyer** → **Aggregator** → **Government**
- **Farmers**
- **Reinsurers**

**EXPECTED IMPACTS**

- Increased resilience of affected farm households and vulnerable populations to drought and extreme rainfall due to timely support and financial protection.
- Employment security and poverty alleviation.
- Closing the protection gap by offering systematic insurance cover for coffee farmers.
- Project includes activities to partner with other organisations in order to foster climate resilient / sustainable agriculture.

**PROJECT PARTNERS**

**DEMAND**

- Fundación Local Partners / Farmers’ Support Organisation / CO
- Cafèxport / Coffee Intermediary / CO
- Seguros Bolívar / Insurance Company / CO
- Several Coffee Cooperatives / CO

**SUPPLY**

- Blue Marble / InsurTech / US

**EXPECTED BENEFICIARIES**

- 500,000 by 2025
- 100% poor and vulnerable

**IMPLEMENTATION PERIOD**

- OCT 2022
- NOV 2024

**GRANT AMOUNT**

- EUR 667,702

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1 Based on submission documents requiring use of IGP M&E Methodology.