

## OBJECT OF INSURANCE

Standing rice crop on the farmland that was specified on the insurance application and in which the farmer has insurable interest.

## INSURABLE RICE VARIETIES

All rice varieties accredited for production by the National Seed Industry Council or endorsed by the Municipal Agriculturist.

## AMOUNT OF COVER

Cost of production inputs per Farm Plan and Budget (FPB). The farmer can also choose to have an additional amount of cover of up to 20% of the FPB to cover portion of the value of the expected yield, but this should not exceed the following cover ceilings per hectare:

Varieties	Maximum Cover Ceiling per hectare	
Inbred	Self-Financed Farmer	Borrowing Farmer
Commercial Production	PhP 41,000	PhP 67,000
Seed Production	PhP 50,000	
Hybrid		
Commercial Production (F1)	PhP 50,000	PhP 78,000
Seed Production (A x R)	PhP 120,000	

## TYPES OF INSURANCE COVER

**Multi-Risk Cover** - This is a comprehensive coverage against crop loss caused by natural disasters (i.e. typhoon, flood, drought, earthquake, volcanic eruption, tornado, and hails/hailstorm); as well as plant diseases (e.g. tungro, rice blast/neck rot, grassy stunt, bacterial leaf blight, and sheath blight); and infestation by any of the following major pests: rats, locusts, army worms/cut worms, stem borers, rice bug/rice grain bugs, black bugs and brown plant hoppers/hopper burns.

**Natural Disaster Cover** - Covers crop losses caused by natural disasters.

## PREMIUM RATE

The Premium rate shall be at 10% of the total sum insured.

## PERIOD OF COVER

The insurance coverage shall be from direct seeding or upon transplanting, up to harvesting, provided that

insurance coverage shall commence from the date of the certificate of insurance cover (CIC) or from the emergence of seed growth (cleoptile) if direct seeded or upon transplanting, whichever is later.

## FARMER/FARMER ORGANIZATION ELIGIBILITY

- Farmer or group of farmers who has obtained production loans from a lending institution which is participating in the government-supervised rice production program and credit programs sponsored by government-owned and controlled corporations (GOCCs), financial institutions (FIs), non-government organizations (NGOs) and local government units (LGUs).
- Any self-financed farmer/farmer organization (FO)/people's organization (PO) or group of farmers who agrees to place himself/themselves under the technical supervision of an Agricultural Production Technician (APT) or Agricultural Extension Worker (AEW).
- FO or PO or group of farmers duly qualified under the PCIC rules and regulations.

## FARM ELIGIBILITY

Farm must:

- Not be a part of a riverbed, lakebed, marshland, shoreline or riverbank;
- Have an effective irrigation and drainage systems. Rainfed farms are eligible during the wet cropping season subject to a planting cutoff date;
- Be accessible to regular means of transportation, other commonly available modes of transportation in or around the vicinity, and/or electronically by means of technology;
- Be suitable for production purposes in accordance with the recommended Good Agricultural Practices (GAP)/Package of Technology (POT) (e.g., right zinc content); and
- Farm location must have a generally stable peace and order condition and not hazardous to health.

## REQUIRED DOCUMENTS FOR INDIVIDUAL BORROWING/SELF FINANCED FARMER

- Application for Crop Insurance (PCIC Pro-Forma Individual Application) This should contain the basic information about the farmer, the farm (e.g., planting/harvest schedules, farm location, farm size, variety planted, boundaries), and other details of coverage.
- Individual Farm Plan and Budget.

## REQUIRED DOCUMENTS FOR BORROWING/SELF-FINANCED FARMERS APPLYING AS A GROUP

- Application for Crop Insurance (PCIC Pro-Forma Group Application). This should contain the names and addresses of borrowers/self-financed farmers, planting/harvest schedules, farm sizes, farm locations, adjacent lot owners/farmers, seed varieties and signatures of the farmers/borrowers, and other details of coverage.
- Standard Farm Plan and Budget.

## WHEN TO FILE AN APPLICATION

- For Self-Financed farmers - any day before the date of direct seeding/transplanting up to thirty (30) calendar days after direct seeding/transplanting, provided that:
  - No risk insured against has occurred;
  - Farms meet eligibility requirements;
  - There is no imminent occurrence of calamities and disasters or pest/disease outbreak.
- For Borrowing farmers - Upon filing of the application for loan.

## WHERE TO FILE AN APPLICATION

- Lending institution which provided the production loan;
- Regional Office (RO);
- PCIC Extension Office (PEO);
- Service Desk; and
- PCIC accredited underwriting agents.

## NOTICE OF DEVIATION

In case there are deviations from the FPB, or Application for Crop Insurance, the assured farmer should file a Notice of Deviation to the RO/PEO within ten (10) calendar days from the actual planting date. A deviation can be a change in any of the following:

- change in size of the actual area planted;
- change in farm location; and
- failure to plant.

## CLAIM FOR INDEMNITY

In the event of loss arising from risks insured against (such as typhoon, flood, earthquake, volcanic eruption, hail/hailstorm or tornado), a Claim for Indemnity (CI) shall be sent to the PCIC RO or PEO within twenty (20) calendar days from occurrence of loss, and before the scheduled date of harvest, provided that where the loss was caused by any risk insured against where the onset of damage is gradual and the full extent thereof is not immediately apparent and determinable, said claim for indemnity shall be filed upon the discovery of loss or damage, but should be filed not later than 20 calendar days before the expected date of harvest.

The claimant may file the NL thru a text message or other forms (E-mail) to the PCIC RO/PEO and must contain at least the name and address of the assured, type of insurance and cause of loss, provided that a written CI shall be submitted thereafter.

## CLAIM ADJUSTMENT AND SETTLEMENT

Under a regular insurance claims situation, (wherein a widespread calamity did not occur) claims adjustment and verification shall be conducted, as far as practicable, by two (2) PCIC authorized insurance adjusters. If there is, however, an insufficient number of adjusters, one insurance adjuster may validly conduct the claims adjustment and verification.

## Loss Categories:

- Total loss – if loss is 90% and above.
- Partial loss – if loss is more than 10% and below 90%.
- No loss – if loss is 10% or less.

**Amount of Indemnity**- shall be based on:

- Stage of cultivation at the time of loss;
- Actual CPI applied or the CPI per FPB applied at time of loss, whichever is lower;
- Percentage of yield loss; and
- Amount of Cover.

#### **SETTLEMENT OF CLAIM**

Shall be done as quickly as possible, but not later than twenty (20) working days from the receipt of Cl.

#### **NO-CLAIM BENEFIT**

The assured is entitled to a no-claim benefit of 10% of his/her aggregated net premiums paid during the immediately preceding three (3) insured crop seasons if he/she has not filed any claim for the said crop seasons.

#### **DEATH BENEFIT**

This is a built-in benefit regardless of the amount of cover. This is equivalent to PhP10,000 per assured farmer who died within the term of coverage, provided, he/she is not more than eighty (80) years old at the inception of the insurance.

### **PCIC EXTENSION OFFICES & SERVICE DESKS:**

#### ❖ Butuan City, ADN

Rudy Tiu Bldg. III, Montilla Bo.cor.Montilla St., San Ignacio

0939-6224821 or (085) 816 3673

E-mail Add: [pcic10ebutuan@gmail.com](mailto:pcic10ebutuan@gmail.com)

#### ❖ San Francisco, ADS

G/F NGPI Bldg., Brgy. 5

0946-503-0477 or (085) 839 5639

E-mail Add: [pcicpeosf@gmail.com](mailto:pcicpeosf@gmail.com)

#### • Service Desk: La Paz, ADS @ Mun. Agri. Office – Wed. only

#### ❖ Surigao City, SDN

G/F Dumadag Bldg., KM3 Brgy. Luna

0950-7093979/ 0905-8943304 or (086) 827 3248

E-mail Add: [pcicpeosc@gmail.com](mailto:pcicpeosc@gmail.com)

#### • Service Desk: Del Carmen, Siargao @ MAFO – Monday to Friday

#### ❖ Tandag City, SDS

2/F JTP Bldg. 2, Door 9, Capitol Road, P-Venus, Telaje

0930-4700414/ 0939-6224828 or (086) 214 5969

E-mail Add: [pcicpeotandag@gmail.com](mailto:pcicpeotandag@gmail.com)

#### ❖ Valencia City, BUK

2/F Pinlac Bldg., Sayre Hi-way, Hagcol

0910-4386324/ 0906-850-1171 or (088) 828 7383

E-mail Add: [pcicpeovalencia@gmail.com](mailto:pcicpeovalencia@gmail.com)

#### • Service Desk: Gingoog City, Mis. Or. @ City Agri. Office – every 2nd & 4th Wednesday of the month

#### • Service Desk: Mambajao, Camiguin @ Prov'l Capitol Bldg. – every 2<sup>nd</sup> & 4<sup>th</sup> Thursday of the month



## **RICE CROP INSURANCE**

### **General Information**



**"Sa Paglaban sa Kahirapan at Gutom, Crop Insurance, Katulong sa Pagbangon."**



Department of Agriculture  
**PHILIPPINE CROP INSURANCE CORPORATION**

Department of Agriculture  
**PHILIPPINE CROP INSURANCE CORPORATION**  
Regional Office No. X

3 & 4/F One Montecarlo Bldg., Brgy. 3 Poblacion Corrales – Hayes Sts., Cagayan de Oro, Mis. Or. (088) 857-2983/ 0948-325-4032

Visit us at:  
<http://pcic.gov.ph>



REVISED APRIL 2024

