

## **IX. WAITING PERIOD**

The waiting period is the time elapsed between the effectiveness of the coverage and the time the disease occurred, within which no insurance compensation shall be paid. The waiting period shall not apply to losses caused by accidents and for renewed policies. In general, the waiting period is twenty – one (21) calendar days except for the following, which is three (3) months:

Type of Animal	Diseases
Swine	Rickets, tuberculosis, brucellosis and leucosis

## **X. APPLICATION PROCEDURE**

The client shall:

1. Submit filled-out application for PCIC Livestock Mortality Insurance Form; and
2. Pay the corresponding premium and other charges

## **XI. ISSUANCE OF POLICY**

For insurance business solicited/underwritten by the Insurance Underwriter (IU), Official Receipt (OR) shall be issued to the client by the IU upon receipt of insurance premium and other charges. Copy of Insurance Policy/Contract shall be immediately released by the PCIC RO to the client upon remittance of the premium and other charges by the IU to the PCIC RO Cashier.

## **XII. CLAIM FOR INDEMNITY PROCEDURE**

1. In case of death of the insured animal due to risk insured against, a written notice of loss NL (form LIV CAS-01) shall be accomplished and filed to the PCIC RO/PEO within seven (7) calendar days from the death of the animal. In case of occurrence of abnormally big number of deaths, the raiser shall notify PCIC within **twenty-four (24) hours from such occurrence**.

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 death, provided that a written NL shall be submitted thereafter.

2. The loss report and other documents required for the processing of claims shall be filed within thirty (30) days to the PCIC RO/PEO from the death of the insured animals.

- a) A Loss Report (form LIV CAS-02) duly accomplished and signed by the assured animal raiser.
- b) A Veterinary Disease Report duly accomplished and signed by the authorized Veterinarian, Livestock Technician/Inspector (If the animal died because of a disease).
- c) Affidavit of two (2) disinterested persons who have knowledge of the death of the animal and a photocopy of their valid IDs with signature (If cause of death is other than disease).

- d) The Result of Veterinary Dissection (Necropsy Report) if one was performed.
- e) A photograph of the animal's carcass clearly showing identity or markings of ownership such as ear tag, body number or brand number.
- f) Proof of Salvage value, if any.

## **XIII. PERCENTAGE LOSS ASSESSMENT**

Insurance Cover	Percentage (%) Loss Assessment/Remarks
Non-Commercial	The assessment shall be 100% of the value of animal at the time of loss based on the table of assessment, less applicable deductible, and salvage value.
Commercial	Loss shall be assessed at maximum of 100% of the sum insured at the time of loss less the applicable deductible and salvage value.

## **IX. SETTLEMENT OF CLAIM**

Shall be done as quickly as possible, but not later than fifteen (15) working days from submission of complete set of claims documents by the assured to the concerned PCIC RO/PEO.

### **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: pcic10eobutuan@gmail.com

#### **❖ San Francisco, ADS**

G/F NGPI Bldg., Brgy. 5  
0946-503-0477 or (085) 839 5639  
E-mail Add: 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

#### **❖ 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

#### **❖ 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

#### **❖ 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 2nd & 4th Thursday of the month**

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

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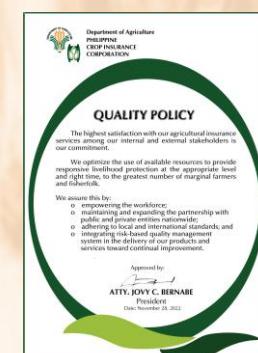
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# **LIVESTOCK INSURANCE**

## **Guidelines for Swine**



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



## GENERAL INFORMATION ON THE SWINE

### MORTALITY INSURANCE

The Philippine Crop Insurance Corporation (PCIC) provides insurance cover to livestock such as cattle, carabao, horse, swine, goat, sheep, and poultry.

#### I. TYPES OF INSURANCE COVER

- a. Non-Commercial Mortality Insurance Cover
- b. Commercial Mortality Insurance Cover
- c. Special Cover for livestock dispersal

#### II. INSURANCE COVER

These policies cover death due to accidents and/or diseases, and/or other covered risks affecting the livestock.

#### III. ELIGIBILITY

Insurance Cover	Purpose	No. of heads per Farmer	Remarks
Non-Commercial Mortality Insurance	Breeder	Max. of 10	Max. total sum insured of ₱ 200,000 per farmer
	Fattener	Max. of 20	
Commercial Mortality Insurance	Breeder	11 (Min.)	A minimum total sum insured of ₱110,001

For Non-Commercial Mortality Insurance - A farmer can insure multiple types of animals, but the total sum insured shall not exceed ₱ 200,000 per farmer.

#### IV. INSURABLE AGE

Animal	Purpose	Insurable Age		Remarks
		From	To	
Swine	Breeder	6th months	2 yrs.	Can be renewed annually up to 4th year of life
	Fattener	45th day	6th mos.	Until sold whichever comes earlier

#### V. ACCEPTANCE AGE: SUM INSURED & PREMIUM RATE

##### a) Non-Commercial: Swine

Purpose	Sum Insured and Premium Rate as Percentage (%) of the Sum Insured	Deductibles % of Sum Insured
Breeder	TSI shall be 70% of the value of swine at the time of purchase but not to exceed the following:  F1 (First Generation) : ₱ 14,500 Parent Stock : ₱ 34,000 Grand Parent Stock : ₱ 72,500	10

Applicable Premium Rate is:

Covered Diseases (Normal Cover)	Extended Cover (Rider Perils)	
	Natural Calamities	Other Diseases
3.00	0.50	0.25 – 2.00

Purpose	Sum Insured and Premium Rate as Percentage (%) of the Sum Insured	Deductibles % of Sum Insured
Fattener	TSI shall be 70% of the value of swine at selling/ slaughter time in the locality but not to exceed ₱10,000/head	10

##### b. Commercial: Swine

Purpose	Sum Insured (₱) per Head/Batch	Premium Rate as % of Sum Insured (SI)	Deductible
Breeder	70% market value	3% to 6%	10% - 20%
Fattener	70% market value	Same as non-commercial	

#### VI. COVERED RISKS

Insurance Cover	Covered Risks	
Non-Commercial	1.	Diseases like liver fluke, verminous bronchitis, all other parasitic diseases, leptospirosis, swine enzootic pneumonia, colibacillosis, streptococcosis streptococcus, tetanus, aflatoxicosis, cancerous diseases, foot rot, rabies, poisoning, heat stroke, heart attack and all other diseases, except those appearing in the exclusions in the policy;
	2.	Accidental drowning, strangulation, snakebites, and other events of accidental nature, except those caused by vehicular accidents;
	3.	Fire and/or lightning;
	4.	Volcanic Eruption and other acts of God or acts of nature (Earthquakes, convulsions of nature, inundation, and atmospheric disturbance such as typhoon, hurricane, ornado, and cyclone); and
	5.	Accidents arising from the transport of animals to and from the farm, and the place of treatment.
Commercial	1.	All diseases covered in the Non-Commercial Cover including accidents except Fire and/or Lightning arising from the transport of animal to and from the farm and the place of treatment

#### VII. EXCLUDED RISKS

- Destruction of the animal by an administrative order of the government;
- Unskillful treatment by the animal raiser, his agent and employees, overloading, improper use, willful or malicious injury;
- Emergency slaughter/Government Slaughter Order;

- Pillage, strike or other labor disputes, war, rebellion, insurrection, terrorism and radioactive contamination;
- Disease/s or injuries already existing at the commencement of insurance or developing during the waiting period;
- Disappearance, theft, robbery and confiscation by order of the government;
- Losses occurring prior to the effectiveness and after the expiry dates of the insurance coverage;
- Losses due to mismanagement;
- Losses due to vehicular accidents;
- Other excluded risks as indicated in the policy; and
- Fire, lightning, typhoon and flood under commercial cover.

#### VIII. CONDITIONS FOR EXTENDED COVERAGE

Additional risks and diseases excluded in the basic cover can be covered as extended cover subject to the following conditions:

- a. Personal inspection of all animals to be insured must be conducted.
- b. Vaccination of all susceptible animals against epidemic diseases in the farm as evidenced by a Veterinary Certificate to be submitted to PCIC RO. The type of vaccine and date of vaccination should be indicated in the certificate.
- c. All losses caused by any epidemic diseases, if covered, shall be indemnified at a maximum of sixty percent (60%) of the Total Sum Insured. For losses due to ASF, the cover may be indemnified at a maximum of one hundred percent (100%) of the Total Sum Insured.
- d. Additional premium shall be as follows:

Animal Disease/ Allied Perils	Animal Disease/ Allied Perils
Erysipelas	0.25%
Hog Cholera	0.50%
Hoof and Mouth Disease	0.25%
Salmonellosis	0.25%
Swine Plague	0.25%
Natural Calamities Fattener	0.25%
Breeder	0.50%
African Swine Fever (ASF)	0.50%
Fire and Lightning	0.50%

1. Transport Risk - optional transport insurance cover can only be provided as an addition to the basic cover and limited only to inland transport at a rate of 0.75% - 1.5% depending on physical distance, time and road conditions excluding risks associated with hijacking and theft.