

ACCIDENT AND DISMEMBERMENT SECURITY SCHEME

The Philippine Crop Insurance Corporation (PCIC) provides Accident and Dismemberment Security Scheme (ADS²) to agricultural producers, fisherfolk and other agricultural stakeholders. ADS² is an insurance protection that covers death or dismemberment of the insured due to accident.

I. ELIGIBILITY

Agricultural producers/farmers and fisherfolk, preferably with existing agricultural and/or crop insurance coverage with PCIC, including their family members up to the 4th degree of consanguinity or affinity, and farm workers, hired or otherwise, and likewise other agricultural stakeholders who are from ages 15 to 70 years old for Individual and Group Plan, and 12 to 70 years old for Family Plan, and in general healthy condition are eligible for coverage.

II. PERIOD OF INSURANCE COVERAGE

- **Duration** – One year period
- **Commencement** – Upon full payment of insurance premium and on the date indicated in the Certificate of Insurance Cover (COC)
- **Termination** – On the expiry date indicated in the (COC)

III. COVERED RISKS

- **Death of the insured due to accident**
- **Dismemberment/loss of the following parts of the body of the insured due to accident:**
 - a) Both hands or both feet or sight of both eyes;
 - b) Either hand or foot or sight of one eye;
 - c) One hand and one foot;
 - d) Either hand or foot; and
 - e) Sight of one eye.

Note: Loss of hand or foot means complete severance at or above the wrist or ankle joint respectively, while loss of sight means irrecoverable loss of sight.

IV. PRINCIPAL SUM AND ANNUAL PREMIUM

Type of Plan	Principal Sum (Php)		Annual Premium Rate (%)
	Sum Insured per Policy/Member		
	Minimum	Maximum Total Aggregate Amount per Insured Individual	
Individual	15,000	100,000	0.1 to 0.5
Group Provided that the aggregate sum insured in all policies shall not exceed Php 100,000	15,000	100,000	0.1 to 0.5
Family • Primary • Secondary • Tertiary	50,000 25,000 10,000 / child (max. of three children)	105,000 50,000 25,000 10,000 / child (max. of three children)	0.357

Notes:

1. Premiums are inclusive of taxes.
2. Two (2) or more policies may be availed of at any given time per insured individual or group provided that the aggregate Sum Insured in all policies shall not exceed P100,000, each to be honored separately in case of claims.
3. For Group Plan – minimum 15 members per group
4. For Family Plan – maximum 5 members per family

PREMIUM DISCOUNTS FOR GROUP PLAN

Group Composition	Discount as % of Total Sum Insured (TSI)
15 to 25	5%
26 to 40	10%
More than 40	15%

V. EXCLUDED RISKS

Death or dismemberment caused by any of the following:

- War, invasion, act of foreign enemy, hostilities or warlike operations, mutiny, terrorism, riot, civil commotion, strike, civil war, rebellion, revolution and insurrection, and atomic fission or radioactive contamination;

- Intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;
- Vehicular accidents while driving under the influence of liquor or prohibited drugs;
- Rendering military and paramilitary services;
- Engagement in hazardous sports or occupation;
- Illegal acts of the insured;
- Engagement in aviation other than as a passenger in a commercial flight;
- Abortion, except when pursued as a medical intervention;
- Incidents occurring before the effectivity and after the expiry of the insurance coverage as indicated in the Certificate of Cover; and
- Murder or assault.

VI. BENEFITS AND LIMITS OF LIABILITY

In case of death or dismemberment of the insured, PCIC pays the principal sum of the insurance coverage as stipulated in the COC, subject to the following limits:

Description	Maximum Benefits
Loss of Life	100%
Loss of both hands or both feet or sight of both eyes	100%
Loss of either hand or foot and sight of one eye	100%
Loss of one hand & one foot	100%
Loss of either hand or foot	50%
Loss of sight of one eye	50%
Other Benefits	
1. Medical Reimbursement – Actual cost of medical expenses, net of Philhealth and other health insurance benefits but not to exceed 10% of TSI.	
2. Burial Benefit – P2,000 per insured, regardless of TSI.	

Note:

Death or dismemberment due to accident that occurs even after the expiry of the policy but within 180 days after the occurrence of the said accident, whether compensated or not, is still compensable provided that the accident occurred while the policy is enforced, and provided further that the total benefits will not exceed 100% of the principal sum.

VII. BENEFICIARY

Payment of claim shall be made to the insured or, in the event of his/her death, to the primary beneficiary

indicated in the COC. If the primary beneficiary is rendered ineligible, the secondary beneficiary shall be the recipient. If the beneficiary is a minor, the appointed trustee is the payee.

VIII. APPLICATION FOR INSURANCE

- **Where to file** - PCIC Regional Office, PCIC IU and Accredited Underwriting Agent.
- **When to file** - Any date & preferably while applicant has an existing crop or agricultural insurance coverage.
- **Documents Required** - Filled-out Application and Health Statement Form.

IX. NOTICE OF CLAIM

In the event of death or dismemberment of the insured, the immediate member of his family, beneficiary, representative or the insured himself, as the case maybe, shall file a notice of claim (NC) in writing to the PCIC Regional Office not later than forty five (45) calendar days from the time of death or dismemberment of the insured.

The Notice of Claim shall at least contain the following information:

- Name and address of the insured;
- COC Number;
- Cause of injury/death; and
- Date of accident and/or death.

X. SUBMISSION OF CLAIM DOCUMENTS

Within ninety (90) calendar days from the death or dismemberment of the insured, the following claim documents should be submitted:

- Death or Medical Certificate, as the case maybe, duly signed by the attending physician;
- Birth Certificate (in case of death);
- Proof as the nearest kin /legal heir, if the named beneficiary died earlier than the insured and no earlier endorsement for replacement of beneficiary has been executed by the insured;
- Police report;
- In case of medical reimbursement claim:
 - Hospital bill
 - Official receipt issued by the hospital
- Other documents as may be required by the PCIC.

A claim shall be settled not later than thirty (30) calendar days from the submission of complete claim documents to the PCIC Regional Office or its underwriting agent.

XI. MISCELLANEOUS PROVISIONS

Subject	Particulars
Disappearance	Disappearance per se of the insured is not compensable. However, if death of the insured alleged to have disappeared is proven or established later to have occurred during the term of cover, the claim maybe given due course.
Voidance & Cancellation Clause	<p>The policy shall be voided and cancelled by the PCIC upon occurrence of any of the following during the effectivity of the policy, and after notice thereof to the insured/lending institution/cooperative:</p> <ol style="list-style-type: none"> Conviction of a crime thus increasing the hazard insured against; Discovery of fraud or material misrepresentation; and Discovery of willful, reckless acts or omissions increasing the hazard insured against. <p>In case of cancellation, the insured is not entitled to any premium refund for the unexpired term.</p>
Civil Code 1250 Waiver Clause	It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads: "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment...." shall not apply in determining the extent of liability under the provisions of this policy.

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General Information on the Accident and Dismemberment Security Scheme



**DEPARTMENT OF AGRICULTURE
PHILIPPINE
CROP INSURANCE
CORPORATION**

*"Sa Paglaban sa Kahirapan at Gutom,
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