

GENERAL INFORMATION ON THE LIVESTOCK MORTALITY INSURANCE PROGRAM

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

I. TYPES OF INSURANCE COVER

1. Non-Commercial Mortality Insurance Cover for cattle, carabao, horse, swine, goat & sheep.
2. Commercial Mortality Ins. Cover for cattle, carabao, horse, swine, goat & sheep and poultry.
3. Special Cover for livestock dispersal.
4. Special Cover for game fowls and animals such as fighting cocks and race horses.

II. INSURANCE COVER

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

III. ELIGIBILITY

The following animals are insurable:

Insurance Cover	Animal	Purpose	No. of Heads/Birds per Farmer	Remarks
Non-Commercial Mortality Insurance	Cattle and Carabao	Draft, Dairy, Breeder, Fattener	2 to 10	Max. total sum insured of less than P110,000 per farmer or P15,000 or less per head
	Horse	Draft/Working	2 to 10	
	Goat and Sheep	Breeder, Fattener	10 to 25	
	Swine	Breeder Fattener	2 to 10 7 to 20	
Commercial Mortality Insurance	Cattle and Carabao	Draft, Dairy, Breeder, Fattener	11 and > (or at least one (1) animal involving coverage of at least P15,001)	A minimum total sum insured of P110,000
	Horse	Draft/Working	11 (minimum)	
	Goat and Sheep	Breeder, Fattener	26 (minimum)	
	Swine	Breeder	11 (minimum)	
		Fattener	21 (minimum)	
	Poultry Chicken	Broilers	5,000 (minimum)	
Pullets/Layers		1,000 (minimum)		
Duck	Pullets/Layers	1,000 (minimum)		

IV. INSURABLE AGE

Animal	Purpose	Insurable Age		Remarks
		From	To	
Cattle & Carabao	Draft, Dairy, Breeder, Fattener	7 mos.	5 yrs.	Over 5 yrs. old can be covered subject to specific premium loading up to age 12 yrs.
Horse	Draft/Working	3 yrs.	5 yrs.	Over 5 yrs. old can be covered subject to specific premium loading up to age 12 yrs.
Goat & Sheep	Breeder	4 mos.	1 yr.	Can be renewed annually up to 5 yrs. old
	Fattener	4 mos.	1 yr.	Until sold whichever comes earlier
Swine	Breeder	6 mos.	2 yrs.	Can be renewed up to 4 yrs. old
	Fattener	50days	6 mos.	Until sold whichever comes earlier
Poultry Chicken	Broilers	1 day	8 wks.	
	Pullets/Layers	1 day	75 wks.	Or insurable age could be agreed upon
Duck	Pullets/Layers	12 wks.	65 wks.	Or insurable age could be agreed upon

V. SUM INSURED AND PREMIUM RATE

A. NON-COMMERCIAL COVER

Animal/ Purpose	Age Upon Acceptance	Sum Insured and Premium Rate as Percentage (%) of Sum Insured				Deductible % of Sum Insured
		P7,000-9,000	P9,001-11,000	P11,001-13,000	P13,001-15,000	
Cattle & Carabao Draft, Dairy, Breeder, Fattener	7mos.-5yrs.	5.00	5.50	6.00	6.50	
	6 yrs.	5.25	5.75	6.25	6.75	
	7 yrs.	5.50	6.00	6.50	7.00	
	8 yrs.	5.75	6.25	6.75	7.25	
	9 yrs.	6.00	6.50	7.00	7.50	
	10 yrs.	6.25	6.75	7.25	N.I.	
	11 yrs.	6.50	7.00	N.I.	N.I.	
12 yrs.	6.75	N.I.	N.I.	N.I.		
Horse Draft/ Working		P9,000 or less	P9,001-11,000	P11,001-13,000	P13,001-15,000	
	3yrs.-5yrs.	5.00	5.50	6.00	6.50	
	6 yrs.	5.25	5.75	6.25	6.75	
	7 yrs.	5.50	6.00	6.50	7.00	
	8 yrs.	5.75	6.25	6.75	7.25	
	9 yrs.	6.00	6.50	7.00	N.I.	
	10 yrs.	6.25	6.75	N.I.	N.I.	
11 yrs.	6.50	N.I.	N.I.	N.I.		
12 yrs.	6.75	N.I.	N.I.	N.I.		
Swine	See Sec. IV	P3,000-7,000	P5,000-7,000	P7,001-10,000		
	Fattener	0.50%/mo.				10 to 20
Breeder			3.00-6.00	4.00-8.00		10 to 20
Goat&Sheep	See Sec. IV	P1,000	P2,500	P6,000		
	Buck-Breeder	10	10	10		10 to 20
Doe- Breeder		10	10	N.I.		10 to 20
Fattener		10	N.I.	N.I.		10 to 20

Notes: 1. For cattle, carabao, and horse: a. above premium rates are applicable for the first/initial coverage; b. For continued annual renewal of the policy (including those renewed within 30 days from date of expiry, up to the age of 12 years), the assured shall be entitled to the premium rate similar to that of the first/initial coverage, based on the age the animal was first insured; and c. However, if the renewal of the policy was beyond 30 days after the expiry of the policy, the premium rate to be applied shall be based on the age of the animal upon acceptance of the latest application. The coverage will then be treated as if accepted for the first time.
2. For swine-breeder: premium rates shall depend on: personnel handling and managing the animals including the presence of veterinary supervision or livestock inspector/technician, housing, animal husbandry practices, disease prevention and control program, and general health condition of the animals.

B. COMMERCIAL COVER

Animal	Purpose	Sum Insured (P) per Head/Batch- poultry	Premium Rate as % of Sum Insured (SI)	Deductible % of SI
Cattle & Carabao	Draft, Dairy, Breeder, Fattener	10,000 to 15,000	5 to 7	10 to 30
		15,001 to 20,000	6 to 8	10 to 30
		20,001 to 25,000	7 to 9	10 to 30
		25,001 to 30,000	8 to 10	10 to 30
		30,001 to 50,000	Above 10% or as agreed	10 to 30
Horse	Draft			
Swine	Breeder	5,000 to 7,000	3 to 6	10 to 20
		7,001 to 10,000	4 to 8	10 to 20
		3,000 to 7,000	0.50 per month	10 to 20
Goat & Sheep	Breeder	20,000	12	
	Fattener	1,000	10	
Poultry Chicken	Broilers	Prevailing market price or as agreed upon	1.75	
	Chicken Ducks	Pullets/ Layers	Prevailing market price or as agreed upon	3.25 to 3.50 w/o cover for typhoon & flood or 3.50 to 4.00 including cover for typhoon & flood

Notes:

1. The above premium rates are subject to change by the PCIC
2. The sum insured and premium rate for commercial cover of horse will be supplied by PCIC.

VI. COVERED RISKS

Insurance Cover	Animal	Covered Risks
Non-Commercial	Cattle Carabao Horse Swine Goat & Sheep	<ol style="list-style-type: none"> 1. Diseases like Liver fluke, Verminous Bronchitis, all other parasitic diseases, Leptospirosis, Swine Enzootic Pneumonia, Colibacillosis, Streptococcosis, Tetanus, Aflatoxicosis, Cancerous Diseases, Footrot, 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. Dog bites (for goat and sheep only); and 5. Accidents arising from the transport of animals to and from the farm and place of treatment.
Commercial	Cattle Carabao Horse Swine Goat & Sheep	<ol style="list-style-type: none"> 1. All diseases covered in Non-Commercial Cover; 2. All accidents covered in Non-Commercial Cover except for fire and lightning; and 3. Accidents arising from the transport of animals to and from the farm and place of treatment.
	Poultry	Catastrophic losses arising from death of birds due to accidents and/or diseases. (for extended coverage, please see Sec. VIII, No. 6 below)
Special Cover	Livestock Dispersal	Same risks under non-commercial cover
	Game fowls and animals	Same risks under commercial cover

Notes:

1. Please see Section VIII for conditions for extended coverage.
2. The parameters for special cover shall be defined/supplied by the PCIC RO.

VII. EXCLUDED RISKS – Commercial, Non-Commercial and Special Cover

1. Destruction of the animals by administrative order of the government;
2. Unskillful treatment by the animal raiser, his agent and employees, overloading, improper use, willful or malicious injury;
3. Emergency slaughter/Government Slaughter Order;
4. Pillage, strike, or other labor disputes, war, rebellion, insurrection and radioactive contamination;
5. Disease/s or injuries already existing at the commencement of insurance or developing during the waiting period;
6. Disappearance, theft, robbery, confiscation by order of the government;
7. Earthquake, convulsions of nature, volcanic eruption, inundation, immolation, atmospheric disturbance, such as typhoon, hurricane, tornado & cyclone;
8. Losses occurring prior to and after the effectivity period of insurance coverage;
9. Losses due to mismanagement; and
10. Other excluded risks:

Animal	Other Excluded Risk
Cattle & Carabao	Anaplasmosis, Anthrax, Babesiosis, Blackleg, Hemorrhagic Septicemia, Hoof and Mouth Disease, John's Disease, Rinderpest, Leucosis, and Tuberculosis
Horse	African Horse Sickness, Infectious Anemia, Racing and/or Participation in Tournaments/Sports and Scab
Swine	Erysipelas, Hog Cholera, Hoof and Mouth Disease, Swine Plague, and Salmonellosis
Poultry	Avian or Bird Flu, Mycoplasma spp. Infection, and Salmonella

VIII. CONDITIONS FOR EXTENDED COVERAGE

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

- All animals subject for coverage shall be personally inspected by the PCIC RO personnel
- All susceptible animals subject for coverage shall be vaccinated against epidemic diseases and a Veterinary Certificate to that effect shall be submitted to the PCIC RO.
- All losses caused by any epidemic disease, if covered, shall be indemnified at a maximum of sixty percent (60%) of the sum insured.
- There shall be an additional premium loading per disease for the following diseases:

Animal	Type of Disease	Additional Premium per Disease as % of Sum Insured
Cattle & Carabao	Anaplasmosis	0.25
	Anthrax	0.25
	Babesiosis	0.25
	Blackleg	0.25
	Contagious Bovine Pleuro-pneumonia	0.25
	Johnne's Disease	0.25
	Hemorrhagic Septicemia	0.25
	Hoof and Mouth Disease	0.25
	Rinderpest	0.25
	Tuberculosis	0.25
Swine	Erysipelas	0.25
	Hog Cholera	0.50
	Hoof and Mouth Disease	0.25
	Salmonellosis	0.25
	Swine Plague	0.25

- For transport risk – the transport insurance cover is optional and can only be provided as an addition to the basic cover and limited only to inland transport at a rate of 0.75% to 1.50%, depending on physical distance, time and road conditions, excluding risks associated with hijacking and theft.
- The following are additional conditions for extended coverage for poultry (please see other applicable conditions above):
 - Catastrophic losses arising from death of birds, pullets, or layers due to accidents and/or diseases at all times, including epidemics, can be covered, provided that proper vaccination program has been carried out and a Veterinary Certificate about such vaccination has been submitted.
 - Losses due to epidemic diseases, such as: Avian Diphtheria, Avian Malaria, Avian Leucosis Complex, Avian Infectious Bronchitis, Coccidiosis, Escherichia Coli, Infectious Coryza, Infectious Bursal Disease, Marek's Disease, Newcastle Disease (NCD) and Tuberculosis can be covered, provided the insured broilers, pullets, layers are properly inoculated and vaccinated at proper times and all necessary preventive measures taken into consideration.
- Losses due to fire, lightning, typhoon and flood under commercial cover of cattle, carabao & horse are excluded in the basic cover but can be covered under special arrangement subject to additional premium, as follows:

Animal	RISKS/PERCENTAGE (%) OF SUM INSURED	
	Fire & Lightning	Typhoon & Flood
Cattle & Carabao	0.50	0.50
Swine	0.50	0.50

IX. WAITING PERIOD

The waiting period is the time elapsed between effectivity of the coverage and the time of occurrence of the disease within which no insurance compensation shall be paid. The waiting period shall not apply to losses due to accidents and for renewed policies. In general, the waiting period is **TWENTY ONE (21)** calendar days except for the following diseases which is **THREE (3) months**:

Animal	Diseases
Cattle, Carabao, Goat & Sheep	Leucosis, Liverfluke, Ricketts and Verminous Bronchitis
Swine	Brucellosis, Leucosis, Ricketts and Tuberculosis
Horse	Equine Encephalomyelitis, Hydrocephalus Tuberculosis and Ricketts

X. APPLICATION PROCEDURE

The insurance client shall: a) submit filled out application form for PCIC Livestock Mortality Insurance, b) submit Veterinary Health Certificate as to the health of the animal, if required, and c) pay the corresponding premium and other charges, i.e., premium tax, cost of documentary stamps, etc. .

XI. ISSUANCE OF THE POLICY

For insurance business solicited/underwritten by the Insurance Underwriter (IU), Official Receipt 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 RO to the client upon remittance of the premium and other charges by the IU to the RO Cashier.

XII. CLAIM FOR INDEMNITY PROCEDURE

- In case of death of the insured animal, the assured shall immediately send a pro-forma Notice of Loss (NL) to the PCIC RO within TEN (10) calendar days from the death of the insured animal. The NL can be in the form of telegram, fax, e-mail or any other form of written statement containing the name of the assured, address, policy no., livestock insured, cause of death, and date of the occurrence of death. For purposes of reckoning the ten-day period, the official date of filing shall be:
 - Date of mailing postmarked on the envelope, b) Date of transmission, if sent by telegram, fax or e-mail or c) Date of receipt by the PCIC RO, if by personal delivery
- Within THIRTY (30) calendar days from the death of the insured animal, the assured shall submit to the PCIC RO the following documents:
 - Claim for Indemnity/Loss Report - this serves as the formal claim, if duly signed and accomplished by the assured; b) Veterinary Disease Report- duly accomplished and signed by the authorized veterinarian or LGU Livestock Inspector/Technician;
 - Original Copy of the Certificate of Ownership/Transfer of Large Cattle or Certified machine copy of Memorandum Receipt for government dispersed animals;
 - Livestock Death Certificate; e) Necropsy/Laboratory reports, if performed;
 - Photographs of the dead animal/s showing clearly the identifying marks (eartags, earmotch, brand or tattoo); and g) Other documents as may be required by the PCIC such as affidavit of two disinterested parties.

For poultry, the following shall be submitted to the PCIC RO:

- Weekly Loss Report; b) Veterinary Report accomplished by his duly authorized veterinarian; c) Farm Management Chart or Daily Mortality Chart;
- Photographs of dead birds; and e) Pertinent proof of proceeds.

XIII. PERCENTAGE LOSS ASSESSMENT

Insurance Cover	Animal-Purpose	Percentage (%) Loss Assessment/Remarks
Non-Commercial	Cattle, Carabao, Swine-breeder, Goat & Sheep-breeder	100% of sum insured, less applicable deductible and salvage value
	Swine-fattener	100% of the value of animal at the time of loss, based on the table of assessment less applicable deductible and salvage value
	Goat & Sheep-fattener	90% of the value of the animal at the time of loss, less applicable deductible and salvage value
Commercial	Cattle, Carabao, Swine, Goat & Sheep	Maximum of 100% of sum insured less applicable deductible and salvage value
	Horse	80% of the actual cash value of the insured animal at the time of loss but not to exceed 80% of the sum insured
	Poultry	Indemnity shall be based on the remaining loss after deduction of the policy deductible
	All animals	Deductible shall be reckoned on a per farm per event basis on varying percentages depending on type of animal and cause/nature of loss

XIV. PAYMENT OF CLAIM

The claim shall be settled expeditiously not later than **forty-five (45)** calendar days from receipt of complete claim documents.

XV. FINALITY OF PCIC DECISION ON CLAIMS

Unless proven otherwise, PCIC decision on claim settlement is final and unappealable **sixty (60)** calendar days after the release of indemnity payment or transmittal of the notice of disapproval.

LIVESTOCK INSURANCE PROGRAM

General Information on the Livestock Insurance Program



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PHILIPPINE CROP INSURANCE CORPORATION



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