

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 ofdirect 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 CI.

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.

REGIONAL OFFICES

REGION I

2nd and 3rd Floor, S and P North Building, Nancayasan, McArthur Highway, Urdaneta, Pangasinan, 2428

Phone: (075) 568-2524
(075) 637-8036

Email: ro1@pcic.gov.ph

REGION II

Regional Government Center, Carig, Tuguegarao City, Cagayan, 3500

Phone: (078) 844-1225

Email: ro2@pcic.gov.ph

REGION III

PEDMAR Building Dolores, City of San Fernando, Pampanga, 2000

Phone: (045) 652-7816

Email: ro3@pcic.gov.ph

REGION III-A

2nd Floor CBNE Bldg. Maharlika Highway

Cabanatuan City, 3100

Phone: (044) 600-2080

(044) 958-9845

Email: ro3a@pcic.gov.ph

REGION IV

2/F Rizal Commercial Center, J.P. Rizal St. corner

MH Del Pilar, Calamba City, Laguna, 4207

Phone: (049) 530-0935

(049) 536-2129

Email: ro4@pcic.gov.ph

REGION V

BB Andes Building, Zone 8, SOLS Subdivision, Bitano, Legazpi City, 4500

Phone: (052) 742-6613

Email: ro5@pcic.gov.ph

REGION VI

2nd Floor, Regional Science Laboratory Building, Department of Agriculture, Fort San Pedro Iloilo City, 5000

Phone: (033) 323-3402

Email: ro6@pcic.gov.ph

REGION VII

3rd and 4th Floor, DBP Building, Osmeña Boulevard, Cebu City, 6000

Phone: (032) 253-8686

Email: ro7@pcic.gov.ph

REGION VIII

2nd and 3rd Floor F. Mendoza RealtyComplex, 141 Sto. Niño St., Tacloban City, 6500

Phone: (053) 321-3013

(053) 523-4104

Email: ro8@pcic.gov.ph

REGION IX

2nd Floor Bulaylay Building, National Highway, Tiguma, Pagadian City, Zamboanga Del Sur, 7016

Phone: (062) 945-1588

(062) 925-0700

Email: ro9@pcic.gov.ph

REGION X

3rd Floor and 4th Floor One Montecarlo Building, Corrales-Hayes St. Cagayan de Oro City, 9000

Phone: (088) 857-2983

Email: ro10@pcic.gov.ph

REGION XI

Purok 16, Sitio Durian, Libby Road, Bago Gallera, Puan, Davao City, 9506

Phone: (083) 228-3902

Email: ro11@pcic.gov.ph

REGION XII

Dumagan Bldg. Morales Avenue, Purok Katipunan, General Paulino Santos, Koronadal City, 9410

Phone: (083) 305-2739

Email: ro12@pcic.gov.ph



Department of Agriculture
**PHILIPPINE
CROP INSURANCE
CORPORATION**

QUALITY POLICY

The highest satisfaction with our agricultural insurance services among our internal and external stakeholders is our commitment.

We optimize the use of available resources to provide responsive livelihood protection at the appropriate level and right time, to the greatest number of marginal farmers and fisherfolk.

We assure this by:

- o empowering the workforce;
- o maintaining and expanding the partnership with public and private entities nationwide;
- o adhering to local and international standards; and
- o integrating risk-based quality management system in the delivery of our products and services toward continual improvement.

Approved by:

ATTY. JOVY C. BERNABE
President
Date: November 28, 2022

RICE CROP INSURANCE

General Information



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



Department of Agriculture
**PHILIPPINE
CROP INSURANCE
CORPORATION**

HEAD OFFICE

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