

GENERAL INFORMATION ON THE CATTLE AND CARABAO 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

- 1. Non-Commercial Mortality Insurance Cover
- 2. Commercial Mortality Insurance Cover
- 3. 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	Draft, Dairy, Breeder, Fattener	maximum of 10	Max. total sum insured of PhP 200,000 per farmer
Commercial Mortality Insurance		11 and > (or at least 1 animal involving coverage of P 15,001)	A minimum total sum insured of PhP110,001

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

IV. INSURABLE AGE

Animal	Purpose	Insurable Age		Remarks
		From	To	
Cattle and Carabao	Draft, Dairy, Breeder, Fattener	7th months	5 years	Can be renewed annually. Animals over 5yrs old can be accepted for cover subject to additional premium, up to age 17

V. ACCEPTANCE AGE: SUM INSURED AND PREMIUM RATE

a. Non-Commercial:

Age Upon Acceptance	SUM INSURED AND PREMIUM RATE				Deductible (% of TSI)
	PhP 7,000-9,000	PhP 9,001-11,000	PhP 11,001-13,000	PhP 13,001-20,000	
7 mos to 5 yrs	4.00	4.50	5.00	5.50	10%-20%
6 yrs	4.25	4.75	5.25	5.75	
7 yrs	4.50	5.00	5.50	6.0	
8 yrs	4.75	5.25	5.75	6.25	
9 yrs	5.00	5.50	6.00	6.5	

Age Upon Acceptance	SUM INSURED AND PREMIUM RATE				Deductible (% of TSI)
	Php 7,000-9,000	PhP 9,001-11,000	PhP 11,001-13,000	PhP 13,001-20,000	
10 yrs	5.25	5.75	6.25	N.I.	10%-20%
11 yrs	5.50	6.00	N. I	N.I.	
12 yrs	5.75	N.I.	N.I.	N.I.	
13-17 yrs	5.75	N.I.	N.I.	N.I.	

N.I - not insurable

b. Commercial:

Sum Insured (PhP) per Head/Batch	Premium Rate as % of Sum Insured (SI)	Deductible of TSI (%)
10,000 to 15,000	5% to 7%	10% - 30%
15,001 to 20,000	6% to 8%	
20,001 to 25,000	7% to 9%	
25,001 to 30,000	8% to 10%	
30,001 to 50,000	Aboved 10% and agreed upon	

For imported cattle and Carabao - 5% to 7%

VI. COVERED RISKS

Sum Insured (PhP) per Head/Batch		Premium Rate as % of Sum Insured (SI)
Non-Commercial	1.	Diseases like liver fluke, verminous bronchitis, all other parasitic diseases, leptospirosis, 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, tornado, and cyclone); and
	5.	Accidents arising from the transport of animals to and from the farm, and the place of treatment.
Commercial	1.	All accidents in the non-commercial cover including arising from the transport of animal to and from the farm and the place of treatment are covered, except for fire and lighting.

VII. EXCLUDED RISKS

- 1. Destruction of the animal by an 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, terrorism 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 and confiscation by order of the government;
- 7. Anaplasmosis, babesiosis, anthrax, blackleg, hemorrhagic septicemia, hoof and mouth disease, rinderpest, Johnes's disease tuberculosis and leucosis;
- 8. Losses occurring prior to the effectivity and after the expiry dates of the insurance coverage;
- 9. Losses due to mismanagement;
- 10. Losses due to vehicular accidents;
- 11. Other excluded risks as indicated in the policy; and
- 12. 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:

- 1. Personal inspection of all animals to be insured must be conducted.
- 2. 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.
- 3. All losses caused by any epidemic diseases, if covered, shall be indemnified at a maximum of sixty percent (60%) of the Total Sum Insured.
- 4. Additional premium shall be as follows:

Animal Disease/ Allied Perils	Additional Premium Per Disease/ Cause As Percentage Of Sum Insured
Anaplasmosis	0.25%
Anthrax	0.25%
Babesiosis	0.25%
Blackleg	0.25%
Contagious Bovine Pleuro-pneumonia	0.25%
Johne's Disease	0.25%
Hemorrhagic Septicemia	0.25%
Hoof and Mouth Disease	0.25%
Rinderpest	0.25%
Tuberculosis	0.25%

- 5. 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.

IX. WAITING PERIOD

The waiting period is the time elapsed between the effectivity 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
Cattle and Carabao	Rickets, liver fluke, verminous bronchitis and leucosis

X. APPLICATION PROCEDURE

The client shall:

- 1. Submit a complete filled-out application for PCIC Livestock Mortality Insurance;
- 2. Submit Photocopy of the proof of ownership such as the certificate of ownership/transfer of the large cattle;and
- 3. 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. A livestock Death Certificate that had been accomplished and signed by the veterinarian or Livestock technician/ inspector.
- d. 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).
- e. The Result of Veterinary Dissection (Necropsy Report) if one was performed.
- f. A photograph of the animal's carcass clearly showing identity or markings of ownership such as ear tag, body number or brand number.
- g. 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, 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.

XIV. 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.

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 CommercialCenter, 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 Building, 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:

- empowering the workforce;
- maintaining and expanding the partnership with public and private entities nationwide;
- adhering to local and international standards; and
- 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

LIVESTOCK  
INSURANCE GUIDELINES  
*Cattle and Carabao*



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



Department of Agriculture  
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