

GUIDELINES ON THE POULTRY 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. Commercial Mortality Insurance Cover
- 2. 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

For Commercial Mortality Insurance

Animal	Number of heads/Farmer	Remarks
Chicken Broilers Pullets/Layers	5, 000 min. 1, 000 min.	A minimum total sum insured of PhP 110,001
Duck Pullets/Layers	1,000 min.	

IV. INSURABLE AGE

Animal	Insurable Age	Remarks
Chicken Broilers	1 day to 8 weeks	insurance age could be agreed upon
Pullets/Layers	1 day to 75 weeks	
Duck Pullets/Layers	12th week old to 65th week	

V. SUM INSURED AND PREMIUM RATE

COMMERCIAL AND CONTRACT GROWING

Type of Grower		Maximum Sum Insured head (PhP)	Premium Rate	Deductibles	
Chicken				Normal Cover	Extraneous Perils
Broilers	Poultry Owned/ Independent Grower	100.00	Premium rate is • 0.24% for typhoon flood, lightning & fire • 0.52% to 1.05% for regular disease cover	2.5% of TSI per event, one loss event limited to one (1) week	10% of TSI per event, one loss Event limited to 72 hours
	Contract Grower	30.00			
	Poultry Integrator	70.00			

Animal	Maximum Sum Insured and Premium Rate	Deductibles	
Chicken and Duck		Normal Cover	Extraneous Perils
Pullets	TSI shall be 70% of the prevailing market value in the locality. Premium rate is 2.60% of sum insured.	2.5% of TSI per event, one loss event limited to one (1) week	10% of TSI per event, one loss Event limited to 72hours
Layers	Premium rate is 2.60% of sum insured.	2.5% of TSI per event, one loss event limited to one (1) week	10% of TSI per event, one loss Event limited to 72 hours
Quails	Sum insured is 70% of the prevailing market value but not to exceed Php56 per head Premium rate is 2.60% of sum insured.	2.5% of TSI per event, one loss event limited to one (1) week or as agreed	10% of TSI per event, one loss event limited to 72 hours or as agreed

VI. COVERED RISK

Insurance Cover	Covered Risks
Non-Commercial	Catastrophic losses arising from the death of the birds due to accident or diseases. Includes losses due to Earthquake, convulsions of nature, volcanic eruption, inundation, immolation and atmospheric disturbance such as typhoon, hurricane tornado & cyclone;
Commercial	

VII. EXCLUDED RISKS

- 1. Destruction of the animal by an administrative order of the government;
- 2. Unskilful treatment by the animal raiser, his agent and employees, overloading, improper use, wilful 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. Losses occurring prior to the effectivity and after the expiry dates of the insurance coverage;
- 8. Losses due to mismanagement;
- 9. Losses due to vehicular accidents;

- 10.Fire, lightning, typhoon and flood under commercial cover.
- 11.Other excluded risks as indicated in the policy such as Avian or Bird Flu, Mycoplasma spp. Infection and Salmonella.

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
Avian Influenza (A1) Bird Flu (H5N6)	0.50

- 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.
- 6. The following are additional conditions for extended coverage for poultry.
 - a. 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.
 - b. Losses due to epidemic diseases such as Avian Diptheria, 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.

IX. APPLICATION PROCEDURE

The client shall:

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

X. 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.

XI. CLAIM FOR INDEMNITY PROCEDURE

In case of death of the insured animal due to risk insured against, a written notice of loss (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.

- 1. 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. Weekly Loss Report
 - b. Veterinary Report accomplished by his duly authorized Veterinarian.
 - c. Farm Management Chart or Daily Mortality Chart
 - d. Photographs of dead birds
 - e. Pertinent proof of proceeds

XII. PERCENTAGE LOSS ASSESSMENT

Insurance Cover	Percentage (%) Loss Assessment/Remarks
Commercial	All losses over and above the prescribed deductibles shall be indemnified with 100% of the value of the birds at the time of loss, in accordance with the valuation table.

XIII. 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.

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

REGIONAL OFFICES

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 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

LIVESTOCK INSURANCE
GUIDELINES FOR
POULTRY



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



Department of Agriculture
PHILIPPINE
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<https://pcic.gov.ph/>

