

GENERAL INFORMATION ON THE RICE CROP INSURANCE FOR DA-LBP SIKAT SAKA PROGRAM

FREE INSURANCE

PCIC provides full (100%) premium subsidy for the rice crop insurance coverage of the subsistence farmers participating in the DA-LBP Sikat Saka Program.

SIKAT SAKA PROGRAM

The Sikat Saka Program (SSP) is the credit component of the Food Staples Sufficiency Program (FSSP) of the Department of Agriculture (DA). The Land Bank of the Philippines (LBP) is the lending conduit of the Program.

FARM ELIGIBILITY

- Farm must have an effective irrigation system and functional drainage system.
- Farm must be at least ½ hectare but not to exceed 5.0 hectares.
- Farm must not be within 200 meters to the nearest body of water or marshland.
- Farm must be reached by a regular means of transport system.
- Farm must be within a generally peaceful and stable peace and order location.

PREMIUM RATE

The standard premium rates in the region/province shall apply.

AMOUNT OF COVER

The maximum amount of cover shall be up to the amount of loan granted by LBP.

STEPS IN AVAILING CROP INSURANCE COVERAGE

- ✚ National Irrigation Administration – Irrigators Association (NIA-IA) focal person screens/ identifies Irrigators' Association (IA) members qualified to the program in accordance with the program lending criteria.
- ✚ NIA-IA focal person assists the qualified members in accomplishing the lending requirements and crop insurance application documents, as follows:

Group Application

- List of Borrowers (LOB)
- Consolidated Farm Information (CFI)
- Standard Farm Plan and Budget (SFPB)
- Group Deed of Assignment

Individual Application

- Individual Application for Crop Insurance indicating the IA affiliation of borrower
 - Location Sketch Plan/s (LSP)
 - Farm Plan and Budget (FPB)
 - Duly accomplished Deed of Assignment in favor of the LBP Lending Center
- ✚ NIA-IA endorses and submits the list of qualified borrowers together with the documents required by LBP.
- ✚ Simultaneous with the submission of the loan application, the IA submits the Crop Insurance Application documents to the PCIC Regional Office or PCIC Extension Office.
- ✚ Upon approval /release of Sikat Saka loans, LBP Lending Center furnishes PCIC Regional Office with a masterlist of farmers with approved/ released loans.
- ✚ Upon receipt of masterlist of approved/released loans, PCIC retrieves the application documents earlier submitted and validates underwriting information.
- ✚ PCIC issues the Individual/Group Certificate of Insurance Cover to applicants.
- ✚ PCIC furnishes NIA supervising office/unit with the list of insured farmers.

WHERE TO FILE APPLICATION FOR COVERAGE

- PCIC Regional Office
- PCIC Extension Office

SIKAT SAKA COVERAGE

The program shall cover forty-five (45) major rice producing provinces, namely:

Agusan del Sur	Davao del Sur	Masbate	Sorsogon
Aklan	Ilocos Norte	Negros Occ.	South Cotabato
Albay	Ilocos Sur	North Cotabato	Sultan Kudarat
Antique	Iloilo	Northern Samar	Tarlac
Bataan	Isabela	Nueva Ecija	Western Samar
Bohol	Kalinga	Nueva Vizcaya	Zambales
Bukidnon	La Union	Occ. Mindoro	Zamboanga del Norte
Bulacan	Laguna	Or. Mindoro	Zamboanga del Sur
Cagayan	Lanao del Norte	Palawan	Zamboanga Sibugay
Camarines Sur	Lanao del Sur	Pampanga	
Capiz	Leyte	Pangasinan	
Davao del Norte	Maguindanao	Quezon	

ACTUAL PLANTING REPORT

In case of deviation in the information reflected in the LOB earlier submitted, the insured farmer must report to PCIC Regional or Extension Office within ten (10) days from date of actual planting the following changes:

- Change in direct seeding/planting schedules
- Change in method of planting
- Change in seed variety
- Change in location/area of farm planted
- Change in size of farm planted

NOTICE OF LOSS (NL)

In case of loss/damage, the insured farmer or nearest of kin shall perform the following procedures:

- File NL within *twenty (20) days* after occurrence of typhoon/flood/earthquake, provided filed before harvest.
- File NL within *ten (10) days* before expected harvest in case of drought, plant pest and diseases.

CLAIM FOR INDEMNITY (CI)

The CI must be filed within forty-five (45) calendar days from occurrence of the loss using the prescribed form.

The CI when filed within *ten (10) calendar days* from occurrence of loss, shall serve as NL.

The existing PCIC policies and procedures on claims adjustment and settlement shall apply on all claims filed.