

GENERAL INFORMATION ON THE RICE CROP INSURANCE FOR THE DEPARTMENT OF AGRICULTURE WEATHER ADVERSE RICE AREAS (WARA) INSURANCE PROGRAM

The Weather Adverse Rice Areas (WARA) program, is a fully (100%) subsidized crop insurance coverage offered to rice farmers in areas affected by climate change by the Department of Agriculture (DA) to proactively cover their losses in cases of weather disturbances and unfavorable changes in agro-climatic condition.

The program was provided as one of the enabling mechanisms to stimulate production response from the farmers to attain the goal of DA to attain and sustain food staples self-sufficiency.

The Philippine Crop Insurance Corporation (PCIC) and the DA Regional Field Offices (DA-RFOs) jointly implement the program at the regional level.

FARMER ELIGIBILITY FOR INSURANCE COVERAGE

All subsistence rice farmers identified and verified by the DA-RFOs in climate change affected areas and areas with adverse agro-climatic conditions.

FARM ELIGIBILITY FOR INSURANCE COVERAGE

- The farm must be duly identified and verified by the DA-RFO within the climate change affected areas and area with adverse agro-climatic conditions;
- The farm must be submitted for coverage preferably before the planting dates.
- The farm/s planted earlier must be submitted for coverage not later than 15 days after direct seeding or transplanting and duly certified by the Supervising Agricultural Technologist as not exposed to the risks covered; and
- The farm must be suitable for rice production.

PREMIUM RATE

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

AMOUNT OF COVER

The maximum amount of cover is Ten Thousand Pesos (P10,000.00) per hectare.

STEPS IN AVAILING CROP INSURANCE COVERAGE

- On the basis of the masterlist of beneficiaries provided by DA-RFO, the designated Agricultural Technologist in the identified weather adverse areas notifies the qualified farmer-beneficiaries.
- The farmer-beneficiaries report to their respective supervising Agricultural Technologists (ATs) at the Office of the Municipal Agriculturist (OMA) for assistance in the preparation of their application for insurance coverage preferably using the group insurance scheme.
- The farmers accomplish the group application for insurance with the assistance of the supervising ATs.
- The supervising ATs forward the accomplished group application to the Municipal Agriculturist for his review and approval.
- The OMA facilitates the submission of the group application to the PCIC regional office.
- PCIC accepts, reviews and processes the submitted applications in accordance with guidelines.
- PCIC issues Certificate of Insurance Cover (CIC) for accepted coverage and furnishes the OMA the CIC together with the list of farmers covered.
- PCIC furnishes the OMA list of farmers whose application for coverage were disapproved and copy furnish the farmers involved.

Group Application

- List of Qualified Beneficiaries
- Consolidated Farm Information (CFI)
- Standard Farm Plan and Budget (SFPB)

Individual Application

- Individual Application for Crop Insurance indicating the Irrigators' Association affiliation of borrower
- Location Sketch Plan/s (LSP)
- Farm Plan and Budget (FPB)

WHERE TO FILE APPLICATION FOR COVERAGE

- Office of the Municipal Agriculturist

ACTUAL PLANTING REPORT

In case of deviation in the information reflected in the List of Borrowers 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 claim for indemnity must be filed within forty-five (45) calendar days from occurrence of the loss using the prescribed form.

The claim for indemnity when filed within *ten (10) calendar days* from occurrence of loss, shall serve as a notice of loss.

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