

ACCIDENT AND DISMEMBERMENT SECURITY SCHEME

Accident and Dismemberment Security Scheme (ADS²) is an insurance protection for agricultural producers, farmers, fisherfolk and other stakeholders that covers death or dismemberment of the insured due to accident.

I. ELIGIBILITY

For Individual and Group Plan:

Agricultural producers, farmers and fisherfolk, preferably with existing agricultural and/or crop insurance coverage with PCIC, including their family members up to the 4th degree of consanguinity or affinity; farm workers, hired or otherwise; and other agricultural stakeholders whose age ranges from fifteen (15) to eighty (80) years old and generally in healthy condition.

For Family Plan:

Agricultural producers, farmers and fisherfolk, preferably with existing agricultural and/or crop insurance coverage with PCIC, including their family members up to the 4th degree of consanguinity or affinity; farm workers, hired or otherwise; and other agricultural stakeholders whose age ranges from twelve (12) to eighty (80) years old and generally in healthy condition.

II. PERIOD OF INSURANCE COVERAGE

- **Duration** — One (1) year period.
- **Commencement** — On the date indicated on Certificate of Cover (COC).
- **Termination** — On the expiry date indicated on the COC.

III. COVERED RISKS

- Death of the insured due to accident
- Dismemberment/loss of the following body parts of the insured due to accident:
 - a. Both hands or both feet or sight of both eyes;
 - b. Either hand or foot and sight of one eye;
 - c. One hand and one foot;
 - d. Either hand or foot; and
 - e. Sight of one eye.

Note: Loss of hand or foot means complete severance at or above the wrist or ankle joint respectively, while loss of sight means irrecoverable loss of sight.

IV. PRINCIPAL SUM AND ANNUAL PREMIUM

Type of Plan	Principal Sum (₱)		Annual Premium Rate (%)
	Sum Insured per Policy/Member		
	Minimum	Maximum Total Amount of Cover per Insured Individual	
Individual	15,000	100,000	0.10-0.50
Group Provided that the aggregate sum insured per individual shall not exceed Php 100,000	15,000	100,000	0.10-0.50
Family • Primary • Secondary • Tertiary	50,000 25,000 10,000 /child (max. three children 12-21 years old)		0.357

Notes:

1. Premiums are inclusive of taxes.
2. Two (2) or more policies may be availed of at any given time per insured individual, provided that the aggregate sum insured in all policies shall not exceed ₱ 100,000, each to be honored separately in case of claims.
3. Group Plan — A plan of coverage given to a group of individual with a minimum of 15 members.
4. Family Plan — A plan of coverage with a maximum of five (5) members per family with face value of ₱ 50,000 for the primary, ₱ 25,000 for the legal spouse and ₱ 10,000 each for the tertiary, with a maximum of three (3) children who are 12 to 21 years old. This plan is limited to one (1) policy only.

PREMIUM DISCOUNTS FOR GROUP PLAN	
Group Composition	Discount as % of Total Sum Insured (TSI)
15 to 25	5%
26 to 40	10%
More than 40	15%

V. EXCLUDED RISKS

Death or dismemberment caused by any of the following:

- War, invasion, act of foreign enemy, hostilities or warlike operations, mutiny, terrorism, riot, civil commotion, strike, civil war, rebellion, revolution and insurrection, and atomic fission or radioactive contamination;
- Intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;
- Vehicular accidents while driving under the influence of liquor or prohibited drugs;
- Rendering military and paramilitary services;
- Engagement in hazardous sports or occupation;
- Illegal acts of the insured;
- Engagement in aviation other than as a passenger in a commercial flight;
- Abortion, except when pursued as a medical intervention;
- Incidents occurring before the effectivity and after the expiry of the insurance coverage as indicated on the Certificate of Cover; and
- Murder or assault.

VI. BENEFITS AND LIMITS OF LIABILITY

In case of death or dismemberment of the insured, PCIC pays the principal sum of the insurance coverage as stipulated in the COC, subject of the following limits:

Description	Maximum Benefits
Loss of Life	100%
Loss of both hands or both feet or sight of both eyes	100%
Loss of either hand or foot and sight of one eye	100%
Loss of one hand & one foot	100%
Loss of either hand or foot	50%
Loss of sight of one eye	50%

Other Benefits:

1. **Medical Reimbursement** — Actual cost of medical expenses, net of PhilHealth and other health insurance benefits but not to exceed ten percent (10%) of total sum insured (TSI).
2. **Burial Benefit** — Two Thousand Pesos (P2,000) per insured, whether death is due to natural cause or accident. The P2,000 death benefit due to natural cause is given only to those who are not entitled to any other death-related insurance benefit of PCIC.

Note:

Death or dismemberment due to accident that occurs even after the expiry of the policy but within 180 days after the occurrence of the said accident, whether compensated or not, is still compensable, provided, the accident occurred while the policy is enforced.

VII. BENEFICIARY

Payment of claim shall be made to the insured or, in the event of death of the insured, to the primary beneficiary indicated on the COC. If the primary beneficiary is rendered ineligible, the secondary beneficiary shall be the recipient. If the beneficiary is a minor, the appointed trustee is the payee.

VIII. APPLICATION FOR INSURANCE

- **Where to file** — PCIC Regional Office (RO), PCIC Extension Office (PEO), Insurance Underwriters and Accredited Underwriting Agents.
- **When to file** — Any date & preferably while applicant has an existing crop or agricultural insurance coverage.
- **Documents Required** — Filled-out Application and Health Statement Form.

IX. NOTICE OF CLAIM

In the event of death or dismemberment of the insured, the immediate member of his family, beneficiary, representative or the insured himself, as the case may be, shall file a notice of claim (NC) in writing to the PCIC Regional Office or Extension Office not later than forty-five (45) calendar days from the time of death or dismemberment of the insured.

The Notice of Claim shall at least contain the following information:

- a. Name and address of the insured;
- b. COC Number;
- c. Cause of injury/death; and
- d. Date of accident and/or death.

X. SUBMISSION OF CLAIM DOCUMENTS

Within ninety (90) calendar days from the death or dismemberment of the insured, the following claim documents should be submitted:

- a. Death or Medical Certificate, as the case may be, duly signed by the attending physician;
- b. Birth Certificate (in case of death);
- c. Proof as the nearest kin /legal heir, if the named beneficiary died earlier than the insured and no earlier endorsement for replacement of beneficiary has been executed by the insured;
- d. Police report;
- e. In case of medical reimbursement claim:
 - e.1. Hospital bill; and
 - e.2. Official receipt issued by the hospital; and
- f. Other documents as may be required by the PCIC.

A claim shall be settled not later than thirty (30) calendar days from the submission of complete claim documents to the PCIC RO, PEO or accredited underwriting agent.

XI. MISCELLANEOUS PROVISIONS

Disappearance

Disappearance per se of the insured is not compensable. However, if death of the insured alleged to have disappeared is proven or established later to have occurred during the term of cover, the claim maybe given due course.

Voidance & Cancellation Clause

The policy shall be voided and cancelled by the PCIC upon occurrence of any of the following during the effectivity of the policy, and after notice thereof to the insured/lending institution/cooperative:

- a. Conviction of a crime, thus, increasing the hazard insured against;
- b. Discovery of fraud or material misrepresentation; and
- c. Discovery of willful, reckless acts or omissions that increase the hazard insured against.

In case of cancellation, the insured is not entitled to any premium refund for the unexpired term.

Civil Code 1250 Waiver Clause

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment..." shall not apply in determining the extent of liability under the provisions of this policy.

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



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