

## ACCIDENT AND DISMEMBERMENT SECURITY SCHEME

Accident and Dismemberment Security Scheme (ADS<sup>2</sup>) 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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Crop Insurance, Katulong sa Pagbangon."



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## AGRICULTURAL PRODUCERS PROTECTION PLAN

Agricultural Producers Protection Plan (AP<sup>3</sup>) is an insurance protection for agricultural producers, farmers, fisherfolk and other stakeholders that covers death of the insured due to accident, natural causes, and murder or assault.

### I. ELIGIBILITY

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.

### II. PERIOD OF INSURANCE COVERAGE

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

### III. PRINCIPAL SUM AND ANNUAL PREMIUM

Annual Premium Per Insured	PLAN/PREMIUM							
	₱ 15T	₱ 20T	₱ 25T	₱ 30T	₱ 35T	₱ 40T	₱ 45T	₱ 50T
	112.50	150.00	187.50	225.00	262.50	300.00	337.50	375.00

Notes:

1. Premium Rate is 0.75%, regardless of age. Premiums are inclusive of taxes.
2. Under the group insurance cover, a group can only avail of one (1) group plan; however a group member may avail of an additional plan;
3. Two (2) or more policies may be availed of at any given time per insured individual, provided, the aggregate sum insured per individual shall not exceed ₱ 100,000, all to be honored separately in case of claims;
4. Those with ages sixty six (66) to eighty (80) years old shall be covered up to a maximum of ₱ 50,000.00 only.

### IV. COVERED RISKS

**Death of the insured resulting from:**

- Accident;
- Natural causes; and
- Murder or assault

**Dismemberment/disablement benefits due to accident, as follows:**

Description	Maximum Benefits	Remarks
Loss of both hands or both feet or sight of both eyes	100%	The benefits shall be based on the total sum insured (percentage of TSI)
Loss of either hand or foot and sight of one eye	100%	
Loss of one hand and one foot	100%	
Loss of either hand or foot	50%	
Loss of sight of one eye	50%	

### V. EXCLUDED RISKS

**Death 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 thereat, 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 commercial flight;
- Abortion, except when pursued as a medical intervention; and
- Incidents occurring before the effectivity and after the expiry of the insurance coverage as indicated in the COC.



## VI. BENEFITS AND LIMITS OF LIABILITY

In case of death of the insured, PCIC pays the following:

- Face value/principal sum of the insurance coverage as stipulated on the COC.
- Burial benefit of five thousand pesos (P5,000) per insured, regardless of total sum insured (TSI) and number of policies.

In case of hospital confinement of the insured due to accident:

- Medical reimbursement of actual medical expenses net of PhilHealth and other health insurance benefits but not to exceed ten (10%) percent of TSI.

## VII. BENEFICIARY

Payment of claim shall be made to the named 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), PCIC Insurance Underwriters and Accredited Underwriter 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, lending institution, cooperative, underwriting, or the insured himself, as the case may be, shall file a notice of claim (NC) in writing to the PCIC RO/PEO not later than forty-five (45) calendar days from the time of death or dismemberment of the insured.

The NC shall at least contain the following information: a) name and address of the insured; b) COC Number; c) cause of death; and d) date of 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 Certificate duly issued, signed and sealed by the Local Civil Registrar;

- b. Birth Certificate or any legally valid evidence of age of the deceased;
- c. Medical Certificate attesting to the cause of death;
- d. Police report if the cause of death is by accident or by violent means; and
- e. In case of medical reimbursement claim due to accident:
  - Hospital bill; and
  - Official receipt issued by the hospital; and
- f. Other documents as may be required by 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. Claim documents submitted to the underwriting agent must be forwarded to PCIC RO/PEO within seven (7) days from receipt.

## 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 may be 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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## LOAN REPAYMENT PROTECTION PLAN

Loan Repayment Protection Plan (LRP<sup>2</sup>) is an insurance protection for agricultural producers, fisherfolk and other agricultural stakeholders that guarantees the payment of the face value or the amount of the released agricultural loans or agri-related microfinance or livelihood loans upon the death or total permanent disability of the insured borrower.

### I. ELIGIBILITY

Any individual or group of borrowers whose age ranges from eighteen (18) to eighty (80) years old who availed of agricultural loans.

### II. PERIOD OF INSURANCE COVERAGE

- **Duration** — Maximum of one (1) year or less than a year, as the term of the loan specifies.
- **Commencement** — Date of initial loan release or the approval of application by PCIC whichever is later.
- **Termination** — Will terminate on whichever is earliest of the following dates:
  1. Full payment of the loan;
  2. Maturity of the loan;
  3. Expiry of the policy; or
  4. Default of premium payment (For staggered payment, default is reckoned ten (10) days after the premium amortization due date).

### III. COVERED RISKS

Death or total and permanent disability of the insured resulting from:

- Accident;
- Natural Causes; and
- Murder or assault

### IV. PRINCIPAL SUM AND PREMIUM

The amount of insurance is equal to the amount of the approved loan of the borrower or the full amount of the loan including legitimate interest thereof, subject to the following limits:

Limit of Amount of Insured Loan, Required Documents and Approving Authority		
Loan Limit (Php)	Required Documents	PCIC Approving Authority
≤ 300,000 (Non-medical limit)	• Application and Health Statement	Regional Office
> 300,000 to 500,000	• Application and Health Statement • Medical Certificate	Regional Office
> 500,000		Head Office

Notes:

1. Medical certificate must be from a licensed medical practitioner/physician.
2. Non-compliance with the required medical examination shall automatically limit the sum insured to the non-medical limit as stated above.

Premium Rate and Premium Discount as % of Approved Loan/Sum Insured			
Term of Loan (No. of Mos.)	Premium Rate	Discount for Group Coverage	
		No. of Members	Discount
≤ 3	0.375	15 to 25 26 to 40 > 40	5 10 15
4	0.500		
5	0.625		
6	0.750		
7	0.875		
8	1.000		
9	1.125		
10	1.250		
11	1.375		
12	1.500		

**Notes:** Premiums are inclusive of taxes

## V. EXCLUDED RISKS

Death or total permanent disability 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; and
- Incidents occurring before the effectivity and after the expiry of the insurance coverage as indicated on the Certificate of Cover.

## VI. BENEFITS AND LIMITS OF LIABILITY

In case of death or total permanent disability of the insured, PCIC pays the face value of the loan, provided that the said amount is actually released; otherwise, the limit of liability shall be the actual amount released including legitimate interest, if applicable.

## VII. BENEFICIARIES

Payment of claim shall be made to the lending institution/cooperative where the loan was obtained. The payment shall be applied to liquidate and settle the outstanding obligation of the insured borrower. Any excess shall be paid by the lending institution/cooperative to the primary beneficiary of the borrower. 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 OF INSURANCE

- **Where to file** — Lending Institution, Cooperative, PCIC Regional Office (RO), and/or PCIC Extension Office (PEO).
- **When to file** — Before loan release.
- **Documents Required** — Filled-out Application and Health Statement Form, and Medical Certificate, if applicable.

## IX. NOTICE OF CLAIM

### In case of Total Permanent Disability

The lending/institution/cooperative/underwriting agent, the immediate member of his family, or the insured himself, as the case may be, shall file a notice of claim (NC) in writing to the PCIC RO or PEO not later than forty five (45) calendar days from the time of total permanent disability.

### In case of Death

The lending institution/cooperative/underwriting agent or the immediate member of his family shall file a notice of claim (NC) in writing to the PCIC RO or PEO not later than forty five (45) calendar days from the time of death.

## X. SUBMISSION OF CLAIM DOCUMENT

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

### In case of Death

- a. Death Certificate duly signed & sealed by the Local Civil Registrar;
- b. Birth Certificate or any legally valid proof of age of the deceased borrower;
- c. Claimant Statement Form to be accomplished by the Manager of the concerned lending institution/cooperative;
- d. Medical Certificate;
- e. Police report, if the cause of death is by accident or by violent means; and
- f. Other documents such as sworn affidavit of two (2) disinterested persons as may be required by PCIC.

### In case of Total Permanent Disability

- a. Medical Certificate by the attending physician and certified machine copy of complete medical/ hospital records;
- b. Claimant Statement Form to be accomplished by the Manager of the concerned lending institution/ cooperative;
- c. Police report, if the cause of disability is by accident or by violent means; and
- d. Other documents as may be required by 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

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