

AGRICULTURAL PRODUCERS PROTECTION PLAN

Agricultural Producers Protection Plan (AP³) 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 (₱5,000) 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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"Sa Paglaban sa Kahirapan at Gutom, Crop Insurance, Katulong sa Pagbangon."



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