

CROP

Insurance
Plan

What is covered?

All field crops are covered

Multi-Peril Crop Insurance

- Drought (excluded under irrigation)
- Hail damage
- Frost damage
- Fire
- Windstorm
- Excessive rainfall
- Malicious damage
- Flooding
- Uncontrollable pests and diseases

Area Yield Index Insurance

- Shortfall in yield due to listed perils
- Loss incurred due to the insured being prevented from carrying out sowing and planting activity on account of a deficit in rainfall or adverse seasonal conditions. This is subject to the insurance policy conditions.

What do I need to do to obtain a crop insurance cover?

You need to contact your insurance agent or contact Britam directly to complete a proposal form. We will then visit your farm to conduct a pre-cover assessment and advise you on the premiums payable for the proposed risks cover.

What information is required to get a quotation?

A completed proposal form with the following information:

- a) Applicant Details
- b) Crop Details
- c) Insurance Details
- d) Declaration

Who benefits from crop insurance?

Farmers use crop insurance to financially recover from natural disasters and volatile market fluctuations, pay their equipment providers and landlords, purchase their production inputs for the next season and have the confidence to make long-term investments that will increase their production efficiency.

