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Agricultural Insurance Policy
Agriculture is the backbone of Kenya’s economy, the role played by any farmer in this country cannot be underestimated. Our economy and livelihoods are solely dependent on a farmer’s success. We at Heritage believe that derisking a farmer is derisking the economy and our livelihoods in general.

(a) Crop Insurance: All field crops are covered.

**What is covered?** All field crops are covered.

**What perils are covered:** Fire, Windstorm, Excessive rainfall, uncontrollable pests and diseases, drought except under irrigation farming, hail, flood and lightning.

**What our policy covers?** Accidental death due to lightning. Epidemics and Loss of milk income for one month (cattle only)

(b) Livestock Insurance: Policy covers the following animals Cattle (Dairy and Beef), Poultry, Sheep, Goats, Pigs.

**What perils are covered?**

(i) Mortality due to accidents, disease, epidemic, fire, smoke, lightning, calving complications and euthanasia (practice of ending life painlessly)

(ii) Include covers for:
   1. Accidental abortions,
   2. Loss of revenue after death
   3. First time infertility for breeders
   4. Theft
   5. Loss of use for horses and dogs

**Exclusions on Livestock Insurance**

The cover excludes losses from:

- Wilful misconduct and or intentional destruction without insurer’s consent (except on humane grounds with the consent of a qualified veterinary practitioner)
- Feed poisoning or poisoning through spray
- Prior accidents or diseases (existing before going on cover)
- Mysterious disappearances or unaccountable losses
- Losses occurring while on culling
- Theft in areas prone to cattle rustling and banditry.
- Livestock on exhibitions and shows (unless specifically extended on request)
- Famine and malnutrition
- Medical treatment by unqualified practitioner
- Impotence and infertility
- Congenital defects (defects the animal is born with)
- Inadequate milk yield
- Treatment and vaccination costs
- Maternity related losses
- Cattle between 90 days and 10 years, Sheep, goats and pigs after weaning and not more than 5 years
- Cost of emergency e.g. fire brigade and police costs
- Losses resulting from nuclear or radioactive contamination, war, terrorism and political risks

(c) Forestry Insurance

**What is covered?** Floors/inundation, and civil commotion and aircraft plus other aerial devices or items dropped via air.

**What perils are covered?** The following perils are covered: Fire, Lightning, explosion and windstorm

**FAQ**

1. What do I need to do to obtain an agriculture insurance cover?

   You need to contact your insurance agent or Heritage Insurance directly where you shall be given a proposal form to complete. The insurer will visit your farm to do a pre-cover assessment and advise you on the premium payable for the risks proposed to be covered.

2. What information is required so as to get a quotation?

   A completed proposal form with the following information:
   - Farm Management Practices
   - Geographical Location
   - Historical Yield and Loss Data
   - Climatic (Weather) Conditions
   - Types of Crops
   - Markets
   - Value of Crops.
   - Cost of production.

3. How much premium would I pay for insuring my animals?

   The amount payable depends on a number of factors that includes; For livestock insurance; number of animals, value, past history (of animals and the insured). For crop insurance, historical yield record and weather climatic conditions of the area matters a lot and above all your experience of the management.

4. Who benefits from crop insurance?

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

5. What are the options available for crop insurance cover?

   There are two options available. These are:
   - Indemnity covers, that covers either the cost of production or the expected yield.
   - Index based insurance, that cushions the farmer in the event of drought or excessive rainfall only.

*Policy Terms and Conditions Apply