

**STATE SUPPORTED VILLAGE BASED DROUGHT YIELD INSURANCE
TARIFF AND INSTRUCTIONS-2023**

1. Purpose and Scope

(1) Following tariffs and instructions shall be applicable to the State-Subsidized Village-Based Drought Yield Insurance to be taken out on the basis of Agricultural Insurance Law no 5363.

(2) Sum Insured

(1) Sum insured is equal to the village's average yield times the cultivation area registered to the FRS on the policy and the crop unit price.

(2) For calculating the sum insured of the stems of the crop, below shown rates shall be taken as basis.

Stem Sum Insured Rates (Table.1)

Crop	Rate to be applied on the sum insured of the main crop	Rate to be applied for the certificated seed
Wheat	%30	%25
Barley	%40	%35
Rye	%40	%30
Triticale		
Oat		

(3) Crop Unit Prices to be applied for Production Season shall be determined by Agricultural Insurance Pool.

3. Premium Amount

(1) Policy premium shall be calculated by applying the village premium price set out in Annex to the sum insured for the crop and its stem.

(2) Minimum premium amount may not be less than 30 TL.

4. Indemnity Calculation

(1) Indemnity amount shall be equal to the difference between the actual average yield in the village and the village yield threshold times the cultivated area set out on the policy and the crop unit price. For producers who take out stem coverage, the stem indemnity amount is equal to 30% of the indemnity amount calculated for the crop.

(2) In case the insured becomes eligible to the indemnity, the lowest indemnity amount payable shall be 30 TL per policy, including stem component.

(3) Where a producer who takes out the State-Subsidized Village Based Drought Yield Insurance also takes out the State-Subsidized Crop Insurance, the total indemnity payable for both policies shall be limited to the policy with the higher sum insured.

5. Sales Opening and Closing Dates

(1) Sales opening and closing dates shall be published by Agricultural Insurance Pool. Agricultural Insurance Pool shall be authorized to change these dates.

6. Terms of Refund in case of Policy Cancellation

(1) No premium shall be collected in case the insurance is cancelled within 7 days following the policy issue date. In case 7 days elapse without any cancellation, and the policy is optionally cancelled until the sales closing date, premiums shall be collected on the basis of days.

(2) No premium refund shall take place for policy cancellations after the last day of sales closing date.

(3) Premium refunds shall be calculated on the basis of days in case of cancellations due to mandatory reasons.

(4) Following table shall be applied for premium refunds on the short-term basis pursuant to the c bend of second paragraph of Article C.4 and the second paragraph of Article C.2 of General Conditions.

Short Term Premium Collection (Table.2)

Policy Period (%)	Collection Ratio over the Total Premium (%)
up to 1.91	0
between 1.92 and 4.10	10
between 4.11 and 8.22	20
between 8.23 and 16.6	30
between 16.7 and 25	40
between 25.1 and 33.3	50

between 33.4 and 41.6	60
between 41.7 and 50	70
between 50.1 and 58.3	80
between 58.4 and 66.6	90
above 66.6	100

7. Discounts

- (1) In case the premium amount is fully paid in advance, a 5% discount shall be applicable from the policy premium.
- (2) In case the farmer taking out the policy is 40 years old and below; “Young Farmer Discount” at the rate of 5% over the policy premium is applied.
- (3) In case the person who takes out the policy is a woman; “Woman Farmer Discount” at the rate of 10% over the policy premium is applied.
- (4) In case the farmer has a disability 40% or more, “Disabled Farmer Discount” at the rate of 5% shall be applied from the policy premium.
- (5) "Double Policy Discount" of 10% shall be applied to the policy premium of the last policy of the growers who have both Crop Insurance and Village-Based Drought Yield Insurance policies on the same crop and city block/plot.
- (6) In case the person who takes out the policy is the relative of martyrs and veterans, at the rate of 5% discount shall be applied from the policy premium in case of presenting the certificate of martyr and veteran relative.
- (7) The total discount amount cannot exceed 50% of the policy premium.

8. Effectiveness

- (1) This Tariff and Instructions shall become effective on 01/01/2023.

APPENDIX: Village Hazard Zones and Tariff Prices for Wheat, Barley, Rye, Oat, Triticale, Chickpea, Red Lentil and Green Lentil Products and Certified Seed Products of These Products -2023

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AREA OF DANGER	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	R	S	T	U
Wheat	4,62%	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%	12,31%	13,09%	13,85%	14,63%	15,39%	16,17%				
Barley	3,85%	4,62%	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%	12,31%	13,09%	13,85%						
Rye	3,08%	3,85%	4,62%	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%									
Oat	3,08%	3,85%	4,62%	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%								
Triticale	3,85%	4,62%	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%	13,09%								
Chickpeas	3,08%	3,85%	4,62%	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%	12,31%							
Red Lentil	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%	12,31%	13,09%	13,85%	14,63%	15,39%	16,17%	16,93%	17,70%	18,47%	19,24%	20,01%
Green Lentil	5,39%	6,16%	6,93%	7,70%	8,47%	9,23%	10,01%	10,77%	11,55%	12,31%	13,09%	13,85%	14,63%	15,39%	16,17%	16,93%	17,70%	18,47%	19,24%	20,01%

(*) TARSIM is not liable for the proper and complete translation of the text. In case of any translation mistake; general and technical conditions written in the original policy language is in force.