

**STATE SUPPORTED GREENHOUSE INSURANCE
TARIFF AND INSTRUCTIONS - 2023**

1. Purpose and Scope

(1) Following tariffs and instructions shall be applicable to the State Supported Greenhouse Insurance to be taken out on the basis of Agricultural Insurance Law no 5363.

2. Indemnity Calculation

(1) With regard to the General Conditions article A.3., indemnity calculations are made based on the sum insured declared by the insurant/insured and indicated in the policy.

(2) Indemnity calculations of crop cultivated in greenhouse are made based on unit price indicated in the policy and the crop yield mentioned in the loss adjustment report. However, crop yield can not be higher than the sum mentioned in the policy. If excessive premium was received, it will be returned.

(3) Loss ratio is determined as a ratio of the sum insured of each component. (Damage rates are determined separately in the cover element, according to the soft plastic, hard plastic, glass cover type; in the technical equipment element, according to the air conditioning systems, irrigation and drainage systems, fertilization systems, energy systems, plant transport and cultivation systems and other technical equipment systems.) Losses that do not exceed the deductible are not paid.

(4) Portion of the loss amount exceed (for every loss event) the deductible indicated in the policy is taken as basis. Payments for partial losses can not exceed the total loss.

(5) In case of occurrence of loss (covered risk) in greenhouse, indemnity calculation will be based on the loss amount that exceeds the deductible stated in Table 2 for every component. After reducing the deductible calculated over the sum insured for every loss event and every damaged component, co-insurance will be calculated over the remaining loss amount according to Table 3. Salvage amount may be reduced from the loss amount according to the Tariff and Instructions, if any.

(6) Sum insured that is basis of the indemnity calculation is total sum insured related to the production period of occurred loss.

(7) Sum insured is reduced as much as the loss amount in and after every loss event. The sum insured may be increased according to the result of the evaluation or risk inspection (based on the replacement of loss addendum demand of insurant/insured). In the event that it is determined that the yield is higher than the declared yield, then the insured product may not be eligible to the indemnity despite the loss.

(8) Plastic Cover Cost is determined as follows according to the cover warranty and years of use.

Soft Plastic Cover Depreciation Rate

Warranty Period	Sum Insured						
	1. Year	2. Year	3. Year	4. Year	5. Year	6. Year	7. Year
1 Year	%100	%50	%25	0	0	0	0
2 Years	%100	%70	%50	%25	0	0	0
3 Years	%100	%90	%75	%50	%25	0	0
4 Years	%100	%90	%75	%50	%25	%10	0
5 Years	%100	%95	%88	%75	%60	%50	%30

(9) Rates to be applied to the sum insured according to the usage year of the greenhouse construction (carcass) is determined as follows.

Sum Insured according to the Usage Year of the Constructions (carcass) (Table.1)

Usage Year	Years					
	1 - 5	6 - 10	11 - 15	16 - 20	21 - 25	26 and above
Rate to be applied to the Sum Insured (%)	100	90	80	70	60	50

(10) In the event that the damage to any or both of the covers and/or constructions (carcass) covered under the policy is 75% or higher, then the indemnity amount to be paid upon reducing the deductible, co-insurance and salvage amounts, if available;

- 2% for the greenhouses covered with soft plastic,
- 4% for the glass, rigid plastic and combination greenhouses,
- 4% for constructions (carcass) in any and all greenhouse types,

The compensation amount to be calculated by multiplying by the following rates shall be determined as the debris removal cost.

However; in the event that the amount of indemnity for debris removal cost to be calculated upon the final inspection to be carried out by the Agricultural Insurance Pool or Agricultural Insurance Pool Loss Adjuster is lower than the amount to be calculated through the rates, as specified above, then the amount of indemnity, as specified by the Agricultural Insurance Pool Loss Adjuster, shall be taken into account.

3. Deductible and Co-insurance Applications

(1) In case of a loss in greenhouse insurance, for every damaged component deductible and co-insurance are applied as mentioned below Table 2 and Table 3.

Deductible Rates in Greenhouse Insurance (Table 2)

Component of the greenhouse		Applicable Deductible (over Sum Insured of each element) (%)
		Hail, Storm, Whirlwind, Fire, Landslide, Earthquake, Vehicle Impact, Snow Weight, Flood
Cover	Glass	1
	Hard Plastic	1
	Soft Plastic	5
Crop		2
Construction		2
Technical Equipment*		2

*Air Conditioning Systems, Irrigation and Drainage Systems, Fertilization Systems, Energy Systems, Plant Transport and Cultivation Systems, Other Technical Equipment Systems

Co-Insurance Rates in GreenHouse Insurance (Table 3)

Component of the greenhouse		Applicable Co-Insurance (%)
		Hail, Landslide, Earthquake, Vehicle Impact, Storm, Whirlwind, Flood, Fire, Snow Weight
Cover	Glass	10
	Hard Plastic	10
	Soft Plastic	10
Crop		10
Construction		10
Technical Equipment*		10

*Air conditioning systems, Irrigation Systems and Drainage Systems, Fertilizations Systems, Energy Systems, Plant Transport and Cultivation Systems, Other Technical Equipment Systems

4. Cropping/Planting Expense of Incurred Loss in Early Period

(1) In case all or part of the insured crop is damaged in an early growing phase allowing re-cropping/re-planting of the same crop; and if loss adjusters agree upon re-cropping/re-planting the same or different crop, cropping/planting and care expenses incurred by the insured for the damaged crop up to date of loss are compensated up to 30% of the damaged sum insured without deductible and co-insurance applications.

5. Short Term Premium Table

1) In greenhouse insurance, if the policies with a loss-premium ratio exceeding 100% in any period of the policy period are cancelled for any reason, no premium refund is made. In cases where loss premium ratio remains between 100% and 70%, from the premium to be refunded on a short-term basis, the premium corresponding to the incurred loss-premium ratio is deducted and the remainder

is returned. In case the loss-premium ratio is below 70%, short term principle in Table.4 is applied in policy cancellation transactions.

Short Term Premium Collection Table Applicable in Insurance Cancellation (Table.4)

Policy Period (%)	Collection Rate on Total Premium
Up to 1,91	0
In between 1,92 and 4,10	10
In between 4,11 and 8,22	20
In between 8,23 and 16,6	30
In between 16,7 and 25	40
In between 25,1 and 33,3	50
In between 33,4 and 41,6	60
In between 41,7 and 50	70
In between 50,1 and 58,3	80
In between 58,4 and 66,6	90
More than 66,6	100

(2) In case of a request for cancellation of policy with respect to the greenhouses, which are covered with the soft plastic cover, and the altitude of which is higher than 750 meters, and in which growing is performed in a certain periods of the year, and the plastic cover of which is removed upon completion of growing period, the rates specified in the Table 4 shall not be applicable, and day-based policy cancellation is applied.

(3) In any case, premiums will not be collected for insurance cancellations to be made within 7 days from the policy issuance date.

6. Premium Rate

(1) Premium rates applicable in Greenhouse Insurance are determined according to the Annex1, Annex2, Annex3, Annex4 and Annex5 and Annex6.

(2) Following the risk assessment, in such greenhouses which suits with 1st and 2nd risk category, premium rates are applied with discount according to the Table 6.

(3) Storm, Whirlwind, Landslide, Flood, Snow Weight covers are only provided for such greenhouses that meet with the necessary criteria after the evaluation or risk inspection.

(4) The premium price of the snow weight coverage is multiplied by the altitude factor in Table 5 according to the altitude category of the land.

Altitude Factors to be Applied for Snow Weight Coverage (Table.5)

Altitude Category	1	2	3	4	5
Altitude (Meter)	0-250	251-500	501-750	751-1000	1001 ve above
Altitude Factor	1	2	3	4	5

(5) The minimum premium amount cannot be less than 30 TL.

7. Discounts and Additional Premium Applications

(1) According to the greenhouse risk category determined with evaluation or risk inspection, following factors in Table 6. are applied to each cover's premium.

Coverage based premium factors to be applied according to risk category * (Table.6)

Risk Category of Greenhouse on peril basis	Factors to be applied on Premium Rates (Crop and Cover)				
	Whirlwind	Storm	Flood	Snow weight	Landslide
1	0,7	0,70	0,70	0,70	0,70
2	0,85	0,85	0,85	0,85	0,85
3	No discount	No discount	No discount	No discount	No discount
4	1,3	1,30	1,30	1,30	1,30
5	No Coverage	No coverage	No coverage	No coverage	No coverage

(2) The tariff premium in the application year is applied according to the cumulative loss premium rate of the greenhouse in the last 5 years, multiplied by the discount or loading factors shown in Table.7. Policy renewal discount is valid for 15 days starting from the expiry date of the policy.

Discount and Loading Multipliers to be Applied to Tariff Premium According to Cumulative Loss Premium Rate (Table.7)

Premium Loading and Discount Factors				
Cumulative Loss Ratio (%)	2 nd Year	3 rd Year	4 th Year	5 th Year
0	0,90	0,85	0,80	0,75
1-50	0,93	0,90	0,87	0,84
51 - 100	1,00	1,00	1,00	1,00
101-150	1,03	1,05	1,07	1,09
151 - 200	1,06	1,08	1,10	1,12
201 - 300	1,09	1,11	1,13	1,17
301 - 400	1,12	1,14	1,18	1,22
401 -500	1,15	1,19	1,23	1,27
501 - 750	1,20	1,24	1,28	1,32
751 -1000	1,25	1,29	1,33	1,37
1001 - 1500	1,30	1,34	1,38	1,42
1501 -2000	1,35	1,39	1,43	1,47
2001 - 3000	1,40	1,44	1,48	1,52
3001 -4000	1,45	1,49	1,53	1,97
4001 -5000	1,50	1,54	1,98	2,98
>5000	1,55	2,00	3,00	5,00

(3) In case premium payment is made advance in full, at the rate of 5% discount will be made over the policy premium.

(4) After the comparison of information with previous policy and evaluation or risk inspection operation, farms which are identified as belong to the same person, institution and company but the farm number apparently changed; existing premium loading application from the previous periods will be applied to the new farm number.

(5) 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.

(6) 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.

(7) In case the farmer who takes out the policy has a disability of 40% or more, "Disabled Farmer Discount" at the rate of 5% over the policy premium is applied.

(8) In case the insured producer, who is the relative of martyrs and veterans, presents a certificate of martyr/veteran's relative, at the rate of 5% "Martyr/Veteran Relative Discount" is applied over the policy premium.

(9) According to the results of the evaluation or risk inspection, a 5% discount is made on the total policy premium for greenhouses that are determined to use geothermal resources, which are renewable energy resources, in accordance with the relevant legislation.

(10) The total discount amount can not exceed 50% of policy premium

8. Other Provisions:

(1) In case the dimension of the glass panels used in greenhouse is different, it should be stated separately in the explanation section of preliminary information form.

(2) In case of a loss crack and patchy glasses that exist before the commencement of policy, are not paid.

(3) In case it is determined that there is a false declaration during evaluation or risk inspection, controls or loss adjustment to be performed after execution of the policy; the Pool is entitled to unilaterally make insurance conditions stricter, cancel the policy or not to pay indemnity.

(4) Machinery, installation and equipment, and technical equipment, which can be considered as an essential element outside the greenhouse and whose stability and protection is ensured, may be included in the scope of the guarantee according to the results of the risk inspection and evaluation to be made.

9. High and Low Tunnels

(1) Premium rate of the crops inside the high tunnel and the plastic cover for hail risk is calculated by 40% discounting the premium rate stated in the Crop Insurance Hail Premium Rate Table, identified according to the crop sensitivity classes. For storm, whirlwind, fire, landslide, vehicle impact, earthquake and flood risks, open area premium rates are applied without any discount. For

indemnity calculation of these risks, deductible and co-insurance ratios valid in Crop Insurance will be applied.

(2) Premium rate of the crops inside the low tunnel for hail risk is calculated by 20% discounting the premium rate stated in the Crop Insurance Hail Premium Rate Table, identified according to the crop sensitivity classes. For storm, whirlwind, fire, landslide, vehicle impact, wild boar attack, earthquake and flood risks and for tomato, pepper, eggplant, melon, watermelon products; for the risk of frost causing re-planting, which can be optionally covered, open area premium rates are applied without any discount. For indemnity calculation of these risks, deductible and co-insurance ratios valid in Crop Insurance will be applied.

10. Potted Ornamental Plants

(1) Premium rate of potted ornamental plants under the cover, with the condition of minimum 3 years of production and insurance period, is applied as stated in the Greenhouse Insurance Tariff and Instructions. Maximum 50% of the crop under the cover is considered as the continuation of the production and is kept out of the greenhouse. Regarding the crops that kept out of the greenhouse, premium rates are applied without any discount as stated in the Crop Insurance Tariff and Instructions for hail, storm, whirlwind, fire, landslide, vehicle impact, earthquake and flood Crop Insurance. For indemnity calculation of these risks, deductible and co-insurance ratios valid in Crop Insurance will be applied.

11. Cover Repair Costs

(1) As a result of minor and small tears and/or punctures in the insured soft plastic cover depending on the coverage in the policy; If the Agricultural Insurance Pool expert decides that the cover can be repaired with a greenhouse tape, the costs to be incurred for the plastic cover are paid once per event and during the policy period as 1000 TL, without applying the exemption and common rate.

(2) If more than one Cover Repair Cost decision is taken by the Agricultural Insurance Pool adjuster within the same policy period for the same policy, no payment is made for the second and subsequent damages.

(3) No claim discount will not be invalidated in policies for which cover repair costs are incurred.

12. Effectiveness

(1) The present Tariff and Instructions comes into force on 01/01/2023

Annexes:

1. Hail Tariff Rate Table
2. Storm Tariff Rate Table
3. Flood Tariff Rate Table
4. Whirlwind Tariff Rate Table
5. Fire, Earthquake, Vehicle Impact, Snow Weight Tariff Rate Table
6. Debris Removal Cost Coverage Tariff Rate Table

(*) 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.

ANNEX 1 - HAIL TARIFF RATE TABLE – 2023

Element		Hail Zones and Tariff Rates (%)																						
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	R	S	T	U	V	Y	Z
Cover	Glass	0,90	0,95	1,00	1,05	1,10	1,15	1,20	1,25	1,30	1,35	1,40	1,45	1,50	1,55	1,60	1,65	1,70	1,75	1,80	1,85	1,90	1,95	2,00
	Hard Plastic	0,90	0,95	1,00	1,05	1,10	1,15	1,20	1,25	1,30	1,35	1,40	1,45	1,50	1,55	1,60	1,65	1,70	1,75	1,80	1,85	1,90	1,95	2,00
	Soft Plastic	1,51	1,62	1,73	1,84	1,94	2,05	2,16	2,27	2,38	2,48	2,59	2,70	2,81	2,92	3,02	3,13	3,24	3,35	3,46	3,56	3,67	3,78	3,89
Crop*		0,29	0,33	0,38	0,43	0,48	0,52	0,57	0,62	0,67	0,71	0,76	0,81	0,86	0,90	0,95	1,00	1,05	1,09	1,14	1,19	1,24	1,28	1,33
Construction (Carcass)		0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05	0,05
Technical Equipment		0,05	0,1	0,15	0,2	0,25	0,3	0,35	0,4	0,45	0,5	0,55	0,6	0,65	0,7	0,75	0,8	0,85	0,9	0,95	1,00	1,05	1,1	1,15

*In greenhouses where seedlings are cultivated, 40% discount will be applied to crop tariff rate (for seedling) with the condition of minimum 5 years/periods of seedling production and insurance period. With the condition of minimum 3 years/periods of potted ornamental plant and seasonal flower production as well as the insurance period; 40% discount will be applied for the crops under the cover. Maximum 50% of the crops under the cover is called product on the sales line. The Premium for the crops in the sales line is treated equivalent as the open area production.

ANNEX 2 –STORM TARIFF RATE TABLE – 2023

Element		Storm Zones and Tariff Rates (%)									
		A	B	C	D	E	F	G	H	I	J
Cover	Glass	0,60	0,70	0,80	0,90	1,00	1,10	1,20	1,30	1,40	1,50
	Hard Plastic	0,60	0,70	0,80	0,90	1,00	1,10	1,20	1,30	1,40	1,50
	Soft Plastic	1,60	1,80	2,00	2,20	2,40	2,60	2,80	3,00	3,20	3,40
Crop*		0,38	0,48	0,57	0,67	0,76	0,86	0,86	0,95	1,14	1,24
Construction (Carcass)		0,30	0,40	0,50	0,60	0,70	0,80	0,90	1,00	1,10	1,20
Technical Equipment		0,10	0,20	0,30	0,40	0,50	0,60	0,70	0,80	0,90	1,00

*In greenhouses where seedlings are cultivated, 40% discount will be applied to crop tariff rate (for seedling) with the condition of minimum 5 years/periods of seedling production and insurance period. With the condition of minimum 3 years/periods of potted ornamental plant and seasonal flower production as well as the insurance period; 40% discount will be applied for the crops under the cover. Maximum 50% of the crops under the cover is called product on the sales line. The Premium for the crops in the sales line is treated equivalent as the open area production.

ANNEX 3 – FLOOD TARIFF RATE TABLE – 2023

Element		Flood Zones and Tariff Rates (%)														
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Cover	Glass	0,05	0,06	0,07	0,08	0,09	0,10	0,11	0,12	0,13	0,14	0,15	0,16	0,17	0,18	0,19
	Hard Plastic	0,05	0,06	0,07	0,08	0,09	0,10	0,11	0,12	0,13	0,14	0,15	0,16	0,17	0,18	0,19
	Soft Plastic	0,12	0,14	0,16	0,18	0,20	0,22	0,24	0,26	0,28	0,3	0,32	0,34	0,36	0,38	0,40
Crop*		0,095	0,19	0,29	0,38	0,48	0,57	0,67	0,76	0,86	0,95	1,05	1,14	1,24	1,33	1,43
Construction (Carcass)		0,03	0,03	0,04	0,04	0,05	0,05	0,06	0,06	0,07	0,07	0,08	0,08	0,09	0,09	0,10
Technical Equipment		0,06	0,07	0,08	0,09	0,10	0,11	0,12	0,13	0,14	0,15	0,16	0,17	0,18	0,19	0,20

*In greenhouses where seedlings are cultivated, 40% discount will be applied to crop tariff rate (for seedling) with the condition of minimum 5 years/periods of seedling production and insurance period. With the condition of minimum 3 years/periods of potted ornamental plant and seasonal flower production as well as the insurance period; 40% discount will be applied for the crops under the cover. Maximum 50% of the crops under the cover is called product on the sales line. The Premium for the crops in the sales line is treated equivalent as the open area production.

ANNEX 4 – WHIRLWIND TARIFF RATE TABLE – 2023

Element	Whirlwind Zones and Tariff Rates (%)				
	A	B	C	D	E
Glass	0,05	0,06	0,08	0,09	0,10
Hard Plastic	0,05	0,06	0,08	0,09	0,10
Soft Plastic	0,05	0,06	0,08	0,09	0,10
Crop*	0,05	0,06	0,08	0,09	0,10
Construction (Carcass)	0,05	0,06	0,08	0,09	0,10
Technical Equipment	0,05	0,06	0,08	0,09	0,10

*In greenhouses where seedlings are cultivated, 40% discount will be applied to crop tariff rate (for seedling) with the condition of minimum 5 years/periods of seedling production and insurance period. With the condition of minimum 3 years/periods of potted ornamental plant and seasonal flower production as well as the insurance period; 40% discount will be applied for the crops under the cover. Maximum 50% of the crops under the cover is called product on the sales line. The Premium for the crops in the sales line is treated equivalent as the open area production.

ANNEX 5- FIRE, EARTHQUAKE, LANDSLIDE, VEHICLE IMPACT, SNOW WEIGHT GUARANTEE TARIFF PRICE TABLE -2023

Risks and Tariff Rates (%)				
Fire	Earthquake	Landslide	Vehicle Impact	Snow Weight
0,05	0,001	0,01	0,001	0,01

*In greenhouses where seedlings are cultivated, 40% discount will be applied to crop tariff rate (for seedling) with the condition of minimum 5 years/periods of seedling production and insurance period. With the condition of minimum 3 years/periods of potted ornamental plant and seasonal flower production as well as the insurance period; 40% discount will be applied for the crops under the cover. Maximum 50% of the crops under the cover is called product on the sales line. The Premium for the crops in the sales line is treated equivalent as the open area production.

ANNEX 6- COVERAGE FOR DEBRIS REMOVAL TARIFF RATE TABLE-2023

ELEMENT		DEBRIS REMOVAL TARIFF RATES (*) (%)
Cover	Glass	0,02
	Hard Plastic	0,02
	Soft Plastic	0,27
Construction (Carcass)		0,01

(*) The premium amount shall be calculated by multiplying the tariff price, as specified above, by the sum insured for cover (glass, rigid plastic, soft plastic) and/or construction (carcass).