

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

**1. Purpose and Scope**

(1) Such poultry raised in the farms where bio security and hygiene precautions have been taken and registered to Agriculture and Forestry Ministry's Registration System are accepted for insurance following the risk assessment, scope determined by President's decision Article 12 of the Agricultural Insurances Law Ref. No. 5363. Tariff and Instructions regarding this insurance is determined as follows.

**2. Indemnity Calculation**

(1) For indemnity calculations animal unit prices written on the policy is taken as basis.

(2) Unit sum insured for indemnity is calculated as multiplying unit price written on the policy by the ratio stated in the assessment table according to the age on the date of loss.

(3) Losses not exceeding the deductible are not paid. In calculation of indemnity, the portion of the loss amount exceed the deductible, indicated in the policy, is taken as basis.

(4) Calculation of indemnity is done by reducing the deductible which is calculated over the sum insured on the date of loss, than reducing the co-insurance from the remaining loss amount.

(5) In case it is possible to utilize meat, leather and similar parts of the animals, the sum for those parts is deducted from the indemnity as salvage.

(6) The amount of indemnity due and payable is paid upon the deduction of fault rate, if any, as indicated in the Agricultural Insurance Pool Loss Adjusters report or as assessed with reference to the content of report.

**3. Deductible Application**

(1) Calculation of indemnity depends on the part of any losses which occur in the periods stated in the table below due to disease and other risks exceeding the amount corresponding to the relevant deductible rates by poultry categories.

(2) Amount of indemnity is calculated by; reducing the deductible calculated from the sum insured of damaged coop on the date of loss, than reducing the co-insurance from the remaining loss amount.

**Deductible Rate and Loss Event Periods (Table.1)**

Category (Raising Purpose)	Deductible Ratio (%)	Loss Event Period	
		Disease	Other (Accident, natural disaster etc.)
Broiler	2,00	2 weeks	48 hours
	5,00(*)		
Laying hen chick	2,00	2 weeks	48 hours
Laying hen	2,00	1 month	48 hours
Breeding and main breeding chick	2,00	2 weeks	48 hours
Breeding and main breeding chicken	2,00	1 month	48 hours
Fattening turkey (Female)	2,00	2 weeks	48 hours
Fattening turkey (Male)	2,00	2 weeks	48 hours
Breeding turkey	2,00	2 weeks	48 hours
Ostrich	2,00	3 weeks	72 hours
Goose (only narrow scope)	2,00	-	48 hours
Duck (only narrow scope)	2,00	-	48 hours

(\*) In the case of loss due to parasitic, microbial and mycotic infections, deductible rate for the broiler is 5%

#### 4. Co-insurance Applications

(1) 10% of the losses occurred within the scope of the insurance contract is in responsibility of the insurant. No deductible is applied for the broiler category in extensive tariff.

#### 5. Tariff Rates

(1) In order to insure the poultries that met with the requirements stated in the general conditions; below shown tariff rates will be applied; Table 2 for extensive scope and Table 4 for narrow scope.

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

(3) Extensive scope can only be purchased for poultries bred in facilities that have bio-safety and hygiene measures.

**Tariff Rate Table According to the Raising Purposes (Table.2)**

Category (Raising Purpose)	Tariff Rate (%)
Broiler (45 Days)	0,73
Broiler (12 Months)	3,96
Laying hen chick	1,71
Laying hen	2,43
Breeding and Main breeding chick	1,64
Breeding and Main breeding chicken	2,25
Turkey	2,43
Ostrich	4,10

(4) In case the Additional Diseases specified in the table below is added to the tariff as additional cover to the extensive scope, the tariff rates in the Table 3 are applied.

**Additional Diseases Cover Tariff Rate Table (Tablo.3)**

<b>Additional Cover Premium Table</b>	<b>Tariff Rate (%)</b>	<b>Deductible (%)</b>	<b>Co-insurance (%)</b>
Pullorum and Fowl Typhoid Diseases	0,5	2	30

(5) Narrow scope tariff is presented for the poultry animals bred in facilities that have bio-safety and hygiene measures as well as duck and goose bred in open and semi open systems.

(6) For narrow scope policies; insurance period is 1 year and Tariff Rate, Deductible and Co-insurance ratios stated in Table 4 is valid for all categories.

**Narrow Scope Tariff Rate Table (Table.4)**

<b>Tariff Rate (%)</b>	<b>Deductible (%)</b>	<b>Co-insurance (%)</b>
0,60	2	10

(7) In the event that terrorism, strike, lockout, riot, civil commotions coverage is added to the comprehensive and narrow tariff as an optional additional coverage, the tariff prices and co-insurance rates in Table.5 shall be applied.

**Terror, Strikes, Lockouts, Riots or Civil Commotions Tariff Rate Table (Table.5)**

<b>Tariff</b>	<b>Deductible (%)</b>	<b>Co-insurance (%)</b>
Terror, Strikes, Lockouts, Riots or Civil Commotions (12 Months)	1,00	20

## **6. Insurance Cancellation Short Term Tariff Rate Collection Table**

(1) Collection ratio will be applied as below in case of policy cancellation.

(2) In the event that any policy, the loss ratio of which is higher than 100% at any time during the policy period, is cancelled for any reason whatsoever, then no premium shall be returned. In the event that the loss ratio remains between 100% and 70%, then the premium corresponding to the actual loss ratio shall be deducted from the premium to be returned based on the principle of short-term, and the remaining amount shall be returned. In the event that the loss ratio is lower than 70%, then the principle of short-term, as specified in the Table.6, shall be applied for the policy cancellations.

**Short Term Premium Collection Ratio in Insurance Cancellation (Table.6)**

<b>Policy Period (%)</b>	<b>Collection Ratio on Total Premium (%)</b>
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

(3) For insurance cancellations to be made within the first 7 days from the policy inception date; If the policy is not damaged, the premium will not be collected. If there is damage, premium is collected at the rate stated in the second step of Table.6.

(4) Premium will not be refunded for cancellation of insurance which made after two-thirds of the policy period.

## 7. Discount

(1) Discounts applicable for extensive and narrow scope of cover are as below;

(a) In case the premium amount is fully paid in advance, a 5% discount shall be applicable from the total premium amount.

(b) In case the insured producer, who is the relative of martyrs and veterans, presents the certificate of relatives of martyrs and veterans, a 5% "Martyr and Veteran Relatives Discount" is applied from the policy premium.

(c) In case the farmer has a disability of 40% or more, "Disabled Farmer Discount" at the rate of 5% shall be applied from the policy premium.

(2) Discounts applicable for extensive scope tariffs are as below;

a) In case the farmer taking out the policy is 40 years old and below; "Young Farmer Discount" at the rate of 5% shall be applied from the policy premium.

b) In case the person who takes out the policy is a woman; "Woman Farmer Discount" at the rate of 10% shall be applied from the policy premium.

c) In the event that any policy is issued collectively through the Growers Unions, then the discount ratios, as specified in the following table, shall be applied.

<b>Number of Enterprises to be Insured Simultaneously (Number)</b>	<b>Discount Rate (%)</b>
100-300	10
301-500	15
501-700	20
701 and above	25

(3) The total discount amount can not exceed 50% of the policy premium.

## 8. Loading and Discount Table According to the Loss Ratio

(1) In the extensive tariff policy, the tariff rate in the application year shall be multiplied by the discount and/or loading factors specified in the Table.7 according to the cumulative loss ratio in last 5 years.

**Loading and Discount Table According to the Cumulative Loss Ratio (Tablo.7)**

<b>Actual Cumulative Loss Ratio of 5 years (%)</b>	<b>Factor to be applied</b>
0	0,80
1-30	0,85
31-50	0,90
51-70	0,95
71-100	1,00
101 - 150	1,03
151 - 200	1,06
201 - 250	1,09
251 - 300	1,12
301 - 400	1,15
401 - 500	1,18
501 - 750	1,21
751 - 1000	1,24
1001 -1500	1,27
1501 - 2000	1,30
2001 - 2500	1,33
2501 - 3000	1,36
3001 - 3500	1,40
3501 - 4000	1,45
> 4000	1,50

(2) The discount earned due to the policy renewal is valid for 30 days following the policy termination.

## **9. Effectiveness**

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

(\*) 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.