Britam Connect



Britam Crop Insurance Plan

Britam has been Kenya's friend for life, walking with Kenyans through their highs and lows. Understanding the healthcare challenges faced by the common mwananchi, **Britam Connect** is driving inclusive insurance by expanding access to affordable and flexible solutions for underserved communities across Africa.

WHAT IS COVERED?

All field crops are covered

TYPES OF CROP INSURANCE

1. **Indemnity based Crop Insurance –** This type of cover pays claims based on the assessed and quantified crop losses due to an insured risk – this includes Multiperil Crop Insurance and Named Peril Crop Insurance.

2. **Index based Crop Insurance –** Parametric type of crop insurance structured and monitored based on a certain proxy such as rainfall data, yield data and vegetation data.

3. **Hybrid crop Insurance –** This is a combination of the above classes.

INDEMNITY BASED CROP INSURANCE

MULTI-PERIL CROP INSURANCE

Covers more than one peril/risk:-

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



NAMES PERIL INSURANCE

As the name suggests, named peril crop insurance is an indemnity-based insurance product that covers a defined, single peril such as fire in sugarcane plantation or forestry.

INDEX BASED CROP INSURANCE

WEATHER INDEX INSURANCE, WII

WII is a form of parametric insurance that provides payouts based on a predetermined weather parameter (like rainfall, temperature) rather than actual crop loss assessments.

It's commonly used in agriculture to protect farmers from weather-related risks such as drought, excess rainfall, or frost.

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 advice 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.

UNDERWRITING PROCESS

1. **Application -** The farmer fills the proposal form before the crop is planted.
2. **Indicative terms -** Premium quotation is prepared and sent to the farmer.
3. **Risk certification -** Field inspection to assess the risk and certify for insurance.
4. **Cover processing -** Cover confirmation and issuance of policy documents.

CLAIMS PROCESS

1. **Incident notification -** Farmer notifies the Insurer within 24 hours
2. **Loss assessment -** Insurer deploys a crop loss assessor
3. **Claim adjustment -** A loss adjuster adjusts the claim
4. **Claim proposal -** Claim proposal is submitted to the client
5. **Claim settlement -** Claim settlement occurs



Britam Connect

A Better Life

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