

2012

AGRICULTURAL
INSURANCE PROGRAM

Insure your future



GOBIERNO
DE ESPAÑA

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DE AGRICULTURA, ALIMENTACIÓN
Y MEDIO AMBIENTE

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INTRODUCTION

With the purpose of providing information about the Spanish System of Agricultural Insurances, this booklet is available for all citizens, and especially for all the farmers, stockmen, fish farmers and forestry owners, as a tool to make known the insurance available and facilitate the management of the risks that may affect them.

It is necessary to highlight that in this Program 2012, a new management system of “increased insurance coverage” is implemented for all the agricultural and forestry productions, which permits speeding up the policy management and provides information for the policyholder about the guarantees and coverage conditions of the policies. With this new management system, the incorporation of new coverage has been facilitated against damages caused in the irrigation equipment in the plots which are necessary for the crop development.

For one more year, this Ministry is subsidizing agricultural insurances, reinforcing its support for this system as a useful tool for risk management.

This publication contains updated information about all the insurable productions, covered risks, insurable modules and subsidy percentages of the agricultural insurance, providing an efficient way to spread the main aspects related with the Program, so that the approach to the citizen inspires confidence in the Agricultural Insurance System.

We present this informative booklet about all the insurance lines included in this Program, which tries to be as much effective and useful, explaining all possibilities offered by our Spanish Agricultural Insurance System to farmers.

Sincerely yours,

Jaime Haddad Sánchez de Cueto
President, ENESA.



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I. COMBINED AGRICULTURAL INSURANCE PROGRAM

Objectives and main developments

- To complete the consolidation of the design and the implementation of the increased insurance coverage.
- To join all the capacities of the different institutions that participate in the agricultural insurance system to achieve the maximum degree of implementation of the different insurance lines which are included in it.
- To follow with the process of incorporation into the agricultural insurance system of coverage intended for damage in facilities and productive elements in the fields.

Main developments

- To include the coverage for damage caused on tree wood by hail within the citrus tree farms insurance.
- The incorporation of coverage for damage caused in facilities and productive elements within the farms shall be completed.

Following the Agricultural Insurance Program 2011, many significant changes were made to carry out the implementation of the increased insurance coverage, in 2012, the strengthening of the advances registered in the protection to the agricultural sector shall be especially stressed. Therefore, special efforts shall be made to consolidate and complete the design and implementation processes, paying special attention to the following aspects:

- To complete the design of the increased insurance coverage lines for the agricultural and forestry productions whose contracting was



made in the first quarter of the year, and that correspond with cherry productions, outdoor vegetables and ornamental flowers productions, forestry plantations, subtropical crops, industrial crops and table grapes.

- To review and update those lines whose contracting is carried out from 1st April 2012.
- To complete the study, preparation and review, if appropriate, of the specific assessment rules in the agricultural productions.
- Technical improvement of the different insurance lines established in the agricultural insurance system, paying special attention to the review of the insurance terms to favour their adaptation to real crop conditions, the risk characteristics, the purpose of the production, the size and structure of the farm, the risk prevention techniques and the actuarial results of the insurance. The putting into practice of the results of this review shall be carried out throughout the 2012 and following years, according to the work programmes established.

Technical studies to be developed

In the following years, works and technical studies intended for favouring the development of the agricultural insurance system shall be developed. Specifically, the following actions shall be carried out:

- The design process of the coverage conditions applicable to the "increased insurances coverage" corresponding to livestock and marine aquaculture shall be started.
- The necessary studies to incorporate into the livestock farms insurances their corresponding equipment shall be carried out.
- The protection of the different livestock species for damage caused by epizootics or significant livestock disease which are not insurable now shall be extended, and the application of this coverage shall also be extended to those species and farm systems that are not currently included.

- The corresponding studies related with the covering of damage caused by water shortage in irrigated perennial crops shall be developed.
- The works, that are being developed about the feasibility of safety network coverage for farm income shall be followed.
- The analysis related to cover damage for quality on rice and winter cereals productions shall be completed.
- A global study shall be made, together with the responsible units of vegetal sanity, about the extension of coverage of this insurance system for losses caused by phytosanitary risks, so that the insurance may act as a support tool to the public policies for fighting and eradication.
- The necessary works to determine the possibilities and conditions of the damage coverage shall be made, such as:
 - ⊙ Damage derived from risks to happen between the beginning of the vegetative activity and the fruit set in those orchard productions that, as in the case of citrus trees, do not have this guarantee.
 - ⊙ Implementation of a coverage intended for orchard productions that allows compensating for losses caused by climatic phenomena happening during the vegetative dormant period, and that are not covered now.
 - ⊙ Compensation of losses that may be caused on animal products as a result of natural phenomena, occurring out of the stockman's control.
 - ⊙ Implementation of coverage to guarantee damage on truffle production.
 - ⊙ Compensation of damage derived such as the "seed potato" classification missed as a consequence of viral disease.

Actions for the promotion of insurance

- **AIDS FOR THE PROMOTION OF INSURANCE AMONG AGRICULTURAL PROFESSIONAL ORGANIZATIONS AND REPRESENTATIVE ENTITIES OF THE AGRICULTURAL COOPERATIVES.** In relation to the objective of promoting the insurance, the Ministry of Agriculture, Food and Environment may subsidize agricultural professional organizations and entities representing agricultural cooperatives, with the limits and conditions established for those actions that could benefit the Agricultural Insurance System in those aspects related with the information and assistance to the farmer, the institutional promotion and the technical collaboration with ENESA.
- **PROMOTION OF INSURANCE BY ENESA.** Once the process of inclusion in the insurance has been fixed for all the productive sectors, the efforts used to increase the number of insured agricultural farms shall be prioritized to ensure effective universal protection for all producers.

To achieve this target, especially in the sectors with lower levels of protection, ENESA, in collaboration with all the institutions interested in the agricultural insurance, will promote and develop "specific action plans" intended for mobilizing the whole capacities of such institutions that make possible the incorporation of new producers to the system.

Information and communication lines of the agricultural insurance will be promoted either through awareness campaigns in mass media, direct contact with policyholders or through new communication technologies. Special emphasis will be given to the promotion for the insurance terms against any disaster, and to the attention of services to the insured. For the development of promotion works we will have to collaborate with the agricultural professional organizations and agricultural cooperative organizations, besides other entities and agencies interested in the development of the agricultural insurances.

- **COORDINATION WITH THE REGIONAL GOVERNMENTS IN AGRICULTURAL INSURANCE.** Pursuant to the Base Agreement for the development of Combined Agricultural Insurance Programs for the three-year period 2010-2012, it is necessary to intensify cooperation and collaboration of the Ministry of Agriculture, Food and Environment through ENESA, with the regional provincial offices and the departments of agriculture of the Regional Governments, in regard to the agricultural insurance territorial commissions, provisions and criteria for allocation of aids and other issues related to the development of the foreseen tasks in the Program, which will take place within the Coordination Commission with the Regional Governments for agricultural insurances.

Quality observatory and other aspects considered in the agricultural insurance Program

QUALITY OBSERVATORY.

It has been established to deal with those insurance aspects that do not belong to any specific insurance line, with the purpose of contributing to improving the insurance system and the quality of the service offered. Special attention should be given to the following issues:

- To work and participate in the design and development of increased insurances coverage, which are pending implementation
- To encourage the extension of a renewable form of insurance, to help simplify the contract process and the loyalty of farmers, studying the different aspects related with payment procedures of insurance policies.
- To Program the work that allows completing, within three years, the development or revision of the assessment guidelines to improve the coverage quality of damage for crop production.
- To increase the outreach and training efforts among the insured farmers, as well as those actions intended for training of technicians

of professional agricultural organizations and cooperatives involved in the support of the insured farmer in the different stages of the implementation of insurance. .

PROGRAM SCOPE.

The scope for implementation of the different insurance lines incorporated in the Program will be, in general, all agricultural farms located in the country. Although, in order to achieve a proper development for each of the lines, this field may be limited according to criteria of climate, availability of statistical data, structural conditions and insurable production management, besides other criteria related with the degree of impact of natural hazards.

LIMITATION TO THE GRANTING OF AIDS OF EXTRAORDINARY CHARACTER.

The State Central Government will not grant aids, or profits of extraordinary character to mitigate the consequences of damage from the risks covered by this Program on the insurable productions.



II. SUBSIDIES FOR UNDERWRITING AGRICULTURAL INSURANCE

The Ministry of Agriculture, Food and Environment, through the State Agency of Agricultural Insurances (ENESA), provides subsidies, against payment of premiums, to policyholders who underwrite insurance policies included in the Agricultural Insurance Program. The Order PRE/126/2012, of 20th November establishes the regulatory basis for the granting of subsidies of agricultural insurances included in the annual Programs.

The insurance policy is a subsidy request, to which effect documents requested should be provided to the intermediary, policyholder or the insurance company. Subsidies will be applied when the insurance policy is formalized, discounting this amount from the net cost of the insurance premium.

In case the insured wants to give up the insurance subsidy, he/she should record it in the policy at the underwriting moment.

Insurance policies contracted by policyholders belonging to Public Administration will not get any subsidy, in accordance with article 2 of Law 30/1992, of 26th December, of the “Régimen Jurídico de las Administraciones Públicas y del Procedimiento Administrativo Común” (Legal Regime of Public Administrations and Common Administrative Procedure).

Application criteria for insurance subsidies

- **“Base subsidy”**. It will be applied to all policyholders depending on the group in which the underwritten line is included, (I to VI established in the Program). It will reach 1%, 7%, 8%, 14%, 17%, or 22% respectively. In Group VII, the initial percentage will be 32%, which will be increased or reduced proportionally to the difference between the price fixed in each Regional Government in 2012 and the national average price of the 2011 insurance.
- **Additional subsidy for collective contracts**. It will be 5% for all the groups, and it will be applied whenever the policyholder of the group is registered in the “Policyholder Register” (Registro de Tomadores), established



by the State Agency of Agricultural Insurance (ENESA).

- **“Additional subsidy according to insured characteristics”.** It will be 4% for group I and 14% for groups II, III, IV, V and VI, if the insured meets any of the following requirements:
 - ⊙ Be a Professional Farmer or Professional Stockman, being affiliated and contributing to the Special Regime for Self-Employed workers or the Social Security General Regime in agricultural activities. If Professional Farmer or Professional Stockman beneficiary is a woman, the subsidy will be increased by 2 percentage points.
 - ⊙ Be the owner of a farm classified as “priority” by the competent body of the different Regional Governments.
 - ⊙ Be a member of a Organization or Producer Group, or the Organization or Producer Group itself in those insurance lines where their underwriting is permitted. Exceptionally, policyholders of the insurance line with “increasing coverage”

for olive farms, will be able to get this additional subsidy, in case they have requested the single payment scheme by submitting the single application of direct payment to agriculture, and which single payment rights come from aids for olive groves, for the campaign object of the insurance.

- ⊙ Be a young farmer, who in the year of underwriting the insurance, or in any of the four preceding years, has been granted aid for the first setting up, according to the Council Regulation EC No. 1698/2005 of 20 September and the Real Decreto 613/2001 of 8 June. If the young farmer beneficiary is a woman, the subsidy will be increased by 2 percentage points, that is to say, the subsidy will reach 6% for group I and 16% for the rest of groups.
- ⊙ Be the owner of an agricultural farm included in a territorial contract of rural area (contrato territorial de zona rural), in accordance with article 16 of the Law 45/2007, of 13th December, for the Sustainable Development of the Ru-

ral Environment, and the Real Decreto 1336/2011 of 3rd October, owner of a rural agricultural farm who has subscribed a commitment with the Public Administrations. This subsidy may be applied for provided that the Regional Governments establish it in their area plans, according to the Real Decreto 752/2010 of 4th June.

■ **“Additional subsidy for practices of risks reductions and for productive conditions”.**

This subsidy is 5 per cent and it is applied in the following cases:

- ⊙ For farmers who use certified seed in winter cereals and grain legumes, and contract a policy in the module 1 or 2 of the “increased insurance coverage” for agricultural farms of extensive arable crops.
 - ⊙ For farmers who are members of an Association for Integrated Treatment in Agriculture (ATRIA), or Vegetal Defence Group (ADV) or Vegetal Sanity Group (ASV), who contract a policy in the module 1 or 2 of the “increase coverage insurance” for vineyard cultivation, on the Peninsula and in the Balearic Islands, citrus tree, olive and nuts farming.
 - ⊙ For stockmen who are members of an Association for the Protection of Livestock Health, who contract an insurance policy of “beef cattle breeding”, “managing milk systems of breeding dairy cattle”, “cattle of high genetic value”, “sheep and goats”, “broiler poultry”, “laying poultry”, “apiculture” and “pigs”.
 - ⊙ For integrated production farmers with a national guarantee who contract a policy in the module 1 or 2 of the “increased insurance coverage” for vegetable farms indoors on the Peninsula and in the Balearic Islands, “increased insurance coverage” for vegetable farms in the Canary Islands, and increased coverage for tomato farms in Canary Islands.
 - ⊙ For “organic production” farmers with the national classification, who contract a policy of the module 1 or 2 of “increased insurance coverage” for nuts, citrus trees, fruit trees, olive farms, vineyards and in outdoor vegetable farms for the modules 1, 2 or 3.
 - ⊙ For stockmen who use cold storage systems for dead animals or other procedures officially approved, and who contract insurance for destruction and removal of dead animals in the livestock farm, excluding horses and camelids.
- **“Additional subsidy for renewal of contract”.** This subsidy will be applicable to all insurance policies of those policyholders who, for the production covered, have contracted





the same line in the last year, taking into account that in the case of “increased insurance coverage” it will be applied if the same module is contracted as in the former Program, or if the modules 1, 2 or 3 are contracted. This subsidy can reach different percentages depending on the insurance line and, depending on whether the insured has contracted an insurance policy in the previous year or in the previous two years respectively, it can reach a 2% or 4%, or a 6% or 9%. For the renewable insurance to cover removal and destruction of dead animals, a 2% is applied, independently from the number of contracted years.

- **“Additional subsidy in the category of Comprehensive Agricultural or Livestock Farming Insurance”.** This subsidy is 5% for comprehensive insurance of the agricultural or livestock farm in the policies contracted in 2012 of the modules 1, 2 or 3, of the increased insurance coverage for agricultural farms or livestock farms of beef cattle breeding and calf rearing, in managing systems different from beef cattle breeders, bullfighting cattle, intensive beef cattle, horses, broiler poultry, laying poultry, sheep and goats, pigs. To apply this subsidy, the following requirements must be met: to insure all the productions included in the agricultural or livestock farm, in accordance with the CAP statement of single subsidy request and being necessary to underwrite, at least, two insurance policies of two different insurance lines, among those mentioned be-

fore.

- **“Subsidy for Cooperatives and Producers’ Organizations”.** For those “increased insurance coverage” policies for Producers’ Organizations and Cooperative societies, a single subsidy of 53% will be applied.
- **“Subsidy for associative entities”.** Subsidy is assigned to Farmers’ Organizations and Associations, stockmen, fish farmers and forestry owners, under the terms foreseen by the General Direction of Insurance and Pension Funds (Dirección General de Seguros y Fondos de Pensiones), for the whole insurance of the productions of its members. A single subsidy will be applied which is detailed below:

Group I	23%
Group II	41%
Group III	44%
Group IV	49%
Group V	53%
Group VI	57%
Group VII	49%

Modulation coefficient

For the application of subsidies in policies underwritten within the 2012 Insurance Program, a modulation coefficient shall be applied for each insured, which shall be determined by ENESA, taking into account the total amount of subsidies for the agricultural insurance received in 2010. For these calculation, the subsidies received in 2011 shall not be taken into account.

To apply such modulation coefficient, the following criteria shall be taken into account:

- For those farmers and stockmen who in the year 2010 received a total of agricultural insurance subsidy over 5,000 Euros, a coefficient modulation equal to 5% will be applied over the excess of such amount.
- For those farmers and stockmen who underwrite the 2012 Agricultural Insurance Program and have not received subsidies assessed for modulation purposes in 2010, a coefficient

modulation of 5% shall be applied when the corresponding subsidy of the insurance policy overcomes 5,000 Euros.

- The coefficient modulation shall not be applied to:
 - ⊙ The farmers and stockmen that have their agricultural or farm, total or partially, in the Autonomous Community of Canary Islands.
 - ⊙ The “young farmers” who get an additional subsidy under this condition.
 - ⊙ Policies underwritten by farmers’ associations, stockmen, fish farmers and forestry owners, and the insurance policy with “increased insurance coverage” for the Producers’ Organizations and Cooperatives.

If there is an ownership change in the insurance policy, ENESA will determine the application of the modulation coefficient, while resolving the granting of additional subsidies for renewing contract.



Policyholder Register

In order that the insured can access the additional subsidy for the collective contract, the policyholder must be inscribed in the corresponding Policyholders Register established by ENESA, which was set up by Order of the former Ministry of Agriculture, Fish and Food, of 23rd October 1998, by which the Policyholders Register for collective contracts of combined agricultural insurances is established.

Subsidies of the Regional Governments to agricultural insurances

The Regional Governments may also subsidize the agricultural insurances, applying such subsidy immediately, in accordance with their rules.





III. CALENDAR. SUSCRPTION DATES

Below you will find the insurance lines and the dates for subscription in accordance with the Combined Agricultural Insurance Program for 2012, approved by the Government in the Council of Ministers of 28th October 2011 and published in the Spanish Official Gazette on 31st December 2011.

LIVESTOCK AND AQUACULTURE INSURANCES:	INSURED PRODUCTIONS	START DATE FOR SUBSCRIPTION
Beef cattle breeders and calf rearing	Cattle	15 th January
Intensive beef cattle		
Bullfighting cattle		
High genetic beef cattle value		
Beef Cattle Breeders		
Sheep and goats	Sheep and goats	15 th January
Horses	Horses	1 st February
Purebred horses		
Broiler poultry	Poultry	1 st February
Laying poultry		
Pigs	Pigs	1 st February
Trout fish farms	Trouts	1 st February
Marine Aquaculture	Sea bream, maigre, gilthead bream, sea bass and turbot	1 st February
Mussels	Mussel and Mediterranean mussel	1 st March
General Livestock Insurance (Tarifa General Ganadera)	Cuniculture, heliculture, alternative aviculture	1 st March
Farm removal and destruction of dead cattle	Cattle	1 st June
Renewable to cover dead cattle		
Farm removal and destruction of dead sheep and goats	Sheep and goats	1 st June
Renewable to cover sheep and goats dead		
Farm removal and destruction of other animals	Other animals	1 st June
Renewable to cover other dead animals		
Loss of pastures	Pastures	1 st July
Apiculture	Apiculture	1 st October



INCREASED INSURANCE COVERAGE FOR AGRICULTURAL FARMS OF:	INSURED PRODUCTIONS	START DATE FOR SUBSCRIPTION
Cherry	Cherry	1 st January
Producers' organizations	Cherry, citrus, extensive arable crops, persimmon and other fruits, nuts, vegetables, olives, banana, tropical and subtropical crops, table grape and wine grape	
For Spring-Summer outdoors vegetable farms, on the Peninsula and in the Balearic Islands	Chicory, aubergine, courgette, marrow, calcot (Catalan onion), onion, spring onion, parsnip, tiger nut, green bean, melon, turnip, cucumber, gherkin, pepper, leek, radish, beetroot, watermelon, tomato and carrot	15 th January
For consecutive cycles vegetables on the Peninsula and in the Balearic Islands	Chard, green leaf chicory, baby-leaf, cabbage, borage, broccoli, Brussels sprouts, cabbage, cauliflower, escarole, endive, spinach, turnip tops, fennel, oriental vegetables, lettuce and Romanesco broccoli.	
Forestry productions	Conifers, broad-leaved trees and shrubs	1 st February
Ornamental plants, ornamental flowers, nurseries and seeds in the Canary Islands	Ornamental plants, cut flowers, nurseries: vine, citrus trees, forest, strawberry, fruit trees, and nurseries and vegetable, tobacco, strawberry and large strawberry nurseries.	
Ornamental plants, ornamental flowers, nurseries and seeds on the Peninsula and the Balearic Islands	Ornamental plants, cut flowers, nurseries: vine, citrus trees, forest, strawberry, fruit trees, and nurseries and vegetable, tobacco, strawberry and large strawberry nurseries.	
Tropical and subtropical crops	Avocado, cherimoya, prickly pear, litchi, mango, papaya, date palm and pineapple.	
Textile industrial crops	Cotton, hemp and flax	
Non textile industrial crops	Poppy, caper, aloe vera, anise, saffron, sugar cane, lavender, lavandin, hops, mint, wicker, liquorice, beetroot and the rest of aromatic, culinary and medical crops and tobacco	
Table grape	Table grape	1 st March
Vegetable multicrop	All vegetables	
Citrus trees	Orange, mandarin, lemon, lime and grapefruit	1 st April
Pixat coverage	Mandarin	
Vegetables in the Canary Islands	All vegetable crops and banana tree nursery	1 st June
Vegetables in-doors in the Peninsula and the Balearic Islands	All the vegetable productions, as well as the vegetable and tobacco nurseries, strawberry and large strawberry, raspberry, blueberry, redcurrant and blackberry	
Banana	Banana	
Outdoors autumn-winter vegetables on the Peninsula and the Balearic Islands	Broad bean, green peas, artichoke, thistle, asparagus, garlic, potato, yam, sweet potato, blueberry, raspberry, strawberry, large strawberry, redcurrant and blackberry	1 st July
Tomato in the Canary Islands	Tomato	
Persimmon and other fruit trees	Persimmon, kiwi, medlar, blackthorn, pomegranate tree, fig tree, chestnut and jujube	1 st September
Nuts	Almond, hazelnut, carob, walnut and pistachio	
Arable extensive crops	Winter cereals, spring cereals, rice, grain legumes and oil seeds	
Olive grove	Olive	1 st October
Wine grape in the Peninsula and the Balearic Islands	Wine grape	
Wine grape in the Canary Islands	Wine grape	
Orchards	Apricot, plum, apple, cider apple, peach, quinces and pear	15 th November
Forage crops	Forage crops, straw production of winter cereals and pastures for cattle	
Agroenergetic crops	Annual and multi-annual crops used for solid lignocellulosic biofuels production to generate energy	



IV. INCREASED INSURANCE COVERAGE

The increased insurance coverage for agricultural farms have up to 3 insurance modules which offer the insured the possibility of choosing which adapts best to their needs. The covered risks are the same, although the degree of coverage which each of them provides is different.

Furthermore, this is a Module P, which is an adaptation to this system of the former combined damage insurance.

In any of the modules, the production facilities may be insured optionally.

Some lines offer a “complementary insurance” which permits insuring a production higher than that was initially contracted when the farmer (in prefixed dates) considers that the perspectives will increase his yields.

The insured, when contracting the insurance must

choose an unique module for all the productions of the same type that he owns in his agricultural or livestock farm. To insure the production facilities, it is also necessary to contract the production.

General characteristics of the modules

In each line of insurance, the specific characteristics of each crop are stated; however, all the modules have the following general characteristics:

Module 1

This is a basic module which offers guarantees against all the risks. Its coverage includes very important damages which cause losses to over 30% of the insured production within the whole agricultural farm.

Module 2

Some of the main risks and exceptional risks for each production are compensated for the losses caused in each of the plots and the rest of risks, for damages caused in the farm.



Module 3

Currently, this is available for orchard farms located in the Autonomous Community of Murcia, vegetables, citrus trees and vineyards farms. All the risks are compensated for the losses caused in each plot.

Module P

This module offers the same coverage that the combined insurances offered, but it does not offer coverage for the “rest of climatic adversities”.

Percentage of subsidies to the modules

The subsidy to the “increased insurances coverage” maintains the same structure as explained in the subsidy criteria, as said above, base subsidy, subsidy by collective group, subsidy by characteristics of insured, subsidy for renewing the contract and subsidy for practices to reduce risks and productive conditions.

The subsidies that shall be applied to the insurance policies contracted in the modules 1, 2 or 3 shall be the same for all the insurance lines, however these

for the modules P are different in accordance with the line implied.

The complementary insurances and extensions of guarantees applicable to the modules 1, 2 or 3, shall be profited from the same subsidy percentage applied to the main policy, including also the additional subsidies.

Module	Groups	Base subsidy
1	Group VI	22%
2	Group V	17%
3	Group V	17%



V. INSURANCES FOR AGRICULTURAL AND FORESTRY PRODUCTIONS

EXTENSIVE ARABLE CROPS

Increased insurance coverage for extensive arable crop farms.

This insurance line has got 4 modules which cover productions of winter cereals (wheat, barley, oat, rye, triticale and their mixtures), spring cereals (rice, maize, sorghum, millet, panic grass and birdseed), grain legumes (carob bean, fenugreek, sweet pea, lupines, peanuts, chickpeas, dry peas, dry broad bean, small broad bean, dry green beans, dry “fabe” beans, lentils, soybean, vetch and bitter vetch), and oil seeds (sunflower, rape seed, flax seed and safflower), intended for the sole purpose of obtaining grain or certified seed.

Module 1

Dry land agriculture: Covers damage caused by hail, fire, exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind), non-emergence, no rapeseed establishment, and rest of weather adversities (including drought, pests and diseases that although have been produced in a general way, cannot be controlled by the farmer).

Damage is guaranteed for farm, through a personalized yield assigned to each farmer by the MAGRAMA

(Ministry of Agriculture, Food and Environment), guaranteeing the 70%, 60% or 50% of the insured yield. The revision of the assigned yield can be requested.

Irrigation land: Covers damage caused by hail, fire, exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind), no rapeseed establishment and rest of weather adversities, in the farm agricultural holding, compensating the losses higher than 30%. The risk for wild fauna was only assured for policies contracted in the same dates period as the dry land policies.

Module 2

Dry land agriculture: Covers damages caused in each plot against risks of hail, fire and exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind). Risks of non-emergence, no rapeseed establishment, and rest of weather adversities (including drought, pests and diseases that although have been produced in a general way, cannot be controlled by the farmer) are covered for the farm through a personalized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing the 70%, 60% or 50% of the insured yield. The revision of the assigned yield can be requested.

Irrigation land: Covers damage caused in each plot against risks of hail, fire, exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind), no rapeseed establishment and rest of weather adversities. The risk for wild fauna will be



only guaranteed for policies contracted in the same dates period as the dry land policies

Module S

Only winter cereals and grain legumes cropped in dry land can be assured. It covers damage caused in each plot against risks of hail, fire, exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind). Risks of non-emergence and rest of weather adversities (including drought, pests and diseases that although have been produced in a general way, cannot be controlled by the farmer) are covered for the farm through an area yield established by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing the 65% of the insured yield.

Module P

Covers damage in each plot against risks of hail, fire and exceptional risks. The risk of wild fauna is only guaranteed in crops of maize, sorghum, millet, panic grass, chickpeas, soybean, dried green beans, peanuts and sunflower.

For the dry land plots, the modules 1, 2 and S are able to contract the additional insurance.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the crops and the line.

Subsidy: The subsidy rate to apply is given by the sum of the following types, depending on the crops and the line.

Type of subsidy	Extensive arable crops				
	Module 1	Module 2	Module S	Module P (for rests of crops)	Module P (for rice and dry "fabe" beans)
Base	22%	17%	8%	1%	7%
For collective contracts	5%				
For characteristics of the insured	14 or 16%*			4 or 6%*	14 or 16%*
For contract renewal, according to that assured one to two year before	6 or 9%	6 or 9%	2 or 4%	2 or 4%	6 or 9%
For reduction of risk and productive conditions, to use certified seed	5%	5%	-	-	-
Total	57%	52%	33%	16%	37%

(*) If the farmer insured is "a young farmer woman".

From 1st September 2012



NON TEXTILE INDUSTRIAL CROPS

“Increased insurance coverage” for non textile industrial crop farms.

In this case, the most extended industrial crops are insurable: hops, sugar beet and tobacco, and other less relevant crops from the point of view of growing area: poppy, caper, aloe vera, anise, saffron, sugar cane, lavender, lavandin, mint, wicker, liquorice and rest of aromatic, culinary and medical crops.

Module 1

Covers damage caused in the farm against risks of hail and exceptional risks of fire, flood, torrential rain, heavy rain, hurricane wind and wild fauna, as well as the rest of weather adversities. Also, in sugar beet production, the non-emergence of the crop is guaranteed. With respect to tobacco crops, the risks of freezing and viral diseases are covered. Regarding the hops, damages produced in the crop and the crop facilities at the field are covered.

Module 2

The same risks and productions as in the other module is covered, although the form of coverage of some risks varies: all the risks are covered by plot, except for the risk of rest of weather adversities that is covered by the whole farm.

On the other hand, for sugar beet in some dry land areas of Andalucía (whole province of Cádiz and some regions of Córdoba, Huelva and Seville) damage against risk of fire and wild fauna are covered if it is insured in modules 1 and 2, as well as the loss of yield due to weather adversities is covered, too.

Module P

Covers damage in each plot against the same risk as in the other modules, except for the rest of weather adversities.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the modules:

Type of Subsidy	Non textile industrial crops		
	Module 1	Module 2	Module P
Base	22%	17%	7%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total until	52%	47%	37%

(*) If the farmer insured is “a young farmer woman”.

From 1st February 2012



TEXTILE INDUSTRIAL CROPS

“Increased insurance coverage” for textile industrial crop farms.

Covers the production of cotton, flax and hemp against the different risks depending on the insurance module chosen by the insured.

Module 1

Covers damage caused in the whole agricultural holding against risks of hail and exceptional risks of fire, flood, torrential rain, heavy rain, hurricane wind and wild fauna, as well as the rest of weather adversities. Besides, in the case of cotton production, damage caused by rain and non-emergence of the crop are guaranteed.

Module 2

The same covering scheme than module 1 is maintained with respect to the same risks and productions, with the only difference that in this module the risk of rest of weather adversities is only covered for the farm, and the other risks are covered by plot.

Module P

Covers damage in each plot against the same risk and productions as in the modules 1 and 2, except for the rest of weather adversities.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the modules:

Type of Subsidy	Textile industrial crops		
	Module 1	Module 2	Module P
Base	22%	17%	14%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total until	52%	47%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st February 2012



FORAGE CROPS

“Increased insurance coverage” for forage crop farms.

It protects all forage crops, straw production of winter cereals and grazing pastures.

Module 1

Covers damage caused in all productions of forage and straw of winter cereal crops, against risks of hail and exceptional risks of fire, flood, torrential rain, heavy rain, hurricane wind and wild fauna, and also the loss caused by the rest of weather adversities. In case of pastures, this module coverage is limited to risks of fire, flood and torrential rain.

Module 2

Same risks and productions as in module 1 are covered, although only the risk of weather adversities is covered at farm level, covering the rest of risks by each plot.

Module P

For each plot, the same risks as in the other modules are covered, except for the rest of weather adversities.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Forage crops		
	Module 1	Module 2	Module P
Base	22%	17%	7%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total	52%	47%	37%

(*) If the farmer insured is “a young farmer woman”.

From 15th November, 2012



AGRO-ENERGETIC CROPS

Increased insurance coverage for agro-energetic crops agricultural holdings.

This line has got 3 modules that cover annual crops and the straw productions resulting from the crops of winter cereals, corn and multi-annual crops used for solid lignocellulosic biofuels production.

Module 1

Covers damage caused in all the plots included in the agricultural holding against risks of hail, fire, exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind), and rest of weather adversities.

The risk of wild fauna for winter cereals and straw of winter cereals is only guaranteed if the policy is subscribed to before the 15th of December, 2012.

Module 2

Covers damage caused in each plot against risks of hail, fire, exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind), and rest of

weather adversities in all the plots included in the agricultural holding.

The risk of wild fauna for winter cereals and straw of winter cereals is only guaranteed if the policy is subscribed to before the 15th of December, 2012.

Module P

Covers damage caused in each plot against risk of hail, fire and exceptional risks (wild fauna, flood, torrential rain, heavy rain and hurricane wind).

The risk of wild fauna is not guaranteed for winter cereals and straw of winter cereals.

Subsidy: The subsidy rate to apply is given by the sum of the following types, depending on the module:

Type of Subsidy	Agroenergetic crops		
	Module 1	Module 2	Module P
Base	22%	17%	7%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total	52%	47%	37%

(*) If the farmer insured is "a young farmer woman".

From 15th November, 2012



CITRUS TREES

This group of crops has got the following lines of insurance:

“Increased insurance coverage” for citrus crop farms .

This insurance line has four modules that cover the productions of orange, mandarin, lemon, lime and grapefruit.

Module 1

Covers damage caused in all the plots included in the agricultural farm against risks of hail, freezing, wind, exceptional risks (wild fauna, fire, flood, torrential rain), and rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail and exceptional risks (wild fauna, fire, flood, torrential rain), and rest of damages caused in all the plots included in the agricultural farm against risk of freezing, wind and rest of weather adversities.

Module 3

Covers damage caused in each plot against risks of hail, freezing, wind, exceptional risks (wild fauna, fire, flood, torrential rain), and rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail, exceptional risks (wild fauna, fire, flood, torrential rain). Freezing and wind are optional.

In all the modules is able to contract an “additional insurance”.

In all the modules, the trees are guaranteed and also the following farm facilities can be insured: anti-hail mesh, artificial windbreaks, irrigation manifolds and drip irrigation network.

Insurance coverage for pixat.

This line is intended for organizations of citrus producers. It is possible to insure some varieties of mandarins included in the Clementine group. Damages caused in quality are guaranteed in fruits affected by pixat, which prevents their trade.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the line and module:

Type of Subsidy	Citrus crops				Pixat en cítricos
	Module 1	Module 2	Module 3	Module P	
Base	22%	17%	17%	14%	14%
For collective contracts	5%				5%
For characteristics of the insured	14 or 16%*				14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%				6 or 9%
For reduction of risks and productive conditions for ATRIA, ADV, ASV, organic production	5%	5%	-	-	-
Total until	57%	52%	47%	44%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st April 2012

CHERRY

“Increased insurance coverage” for cherry crop farms .

This insurance line has three modules that cover cherry production.

Module 1

Covers damage caused in all the plots included in the agricultural farm against risks of hail, rain, freezing, exceptional risks (wind, wild fauna, fire, flood, torrential rain) and rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, exceptional risks (wind, wild fauna, fire, flood, torrential rain) and damage caused in all the plots included in the farm against freezing and the rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail, rain and exceptional risks, freezing being optional.

Insurable yield for modules 1 and 2 is set according to the areas and group of varieties. Individualized assignment of the yield can be requested.

Modules 1, 2 and P with freezing have an “additional insurance” against the risks of hail and exceptional risks.

In all the modules, the trees are guaranteed and also the following farm facilities can be insured: anti-hail mesh, greenhouses and irrigation piping systems.

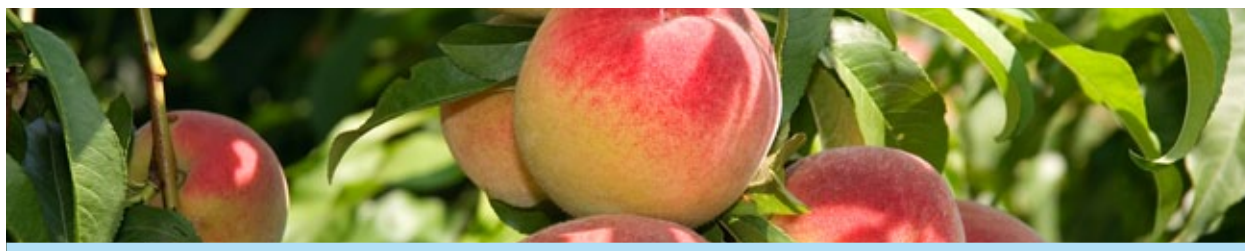
Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Cherry crops		
	Module 1	Module 2	Module P
Base	22%	17%	14%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total until	52%	47%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st January 2012





FRUIT TREES

“Increased insurance coverage” for orchard farms.

This line has 4 modules which cover productions of apricot, plum, apple, cider apple, peach, quinces and pear.

Module 1

Covers damage caused in all the plots included in the farm against risks of hail, freezing, lack of setting, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind), and rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, and hurricane wind), and damages caused in all the plots included in the farm against the risks of freezing, lack of setting and rest of weather adversities.

Module 3

For the Autonomous Community of Murcia, covers damage caused in each plot against risks of hail, freezing, lack of setting, exceptional risks (wild fauna,

fire, flood, torrential rain, heavy rain and hurricane wind), and rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind), freezing being optional.

In certain areas and crops, the setting yields must be insured. The assignment of a individualized yield can be requested.

In all the modules, the trees are guaranteed. Furthermore, the following farm facilities can be insured: anti-hail mesh and artificial windbreaks, although it is also planned the incorporation of irrigation systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Orchard crops			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	8%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			2 or 4%
For reduction of risk and productive conditions, for organic production	5%	5%	-	-
Total	57%	52%	47%	33%

(*) If the farmer insured is “a young farmer woman”.

From 15th November 2012



“Increased insurance coverage” for persimmon and other fruit crop farms.

This line has 3 modules which cover productions of persimmon, kiwi, medlar, blackthorn, pomegranate, fig, chestnut and jujube.

Module 1

Covers damage caused in all plots included in the farm against risks of hail, freezing (except for fig), exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane winds), and rest of weather adversities.

For kiwi and blackthorn productions, damages are covered in the whole farm through an individualized yield assigned by the MAGRAMA, depending on areas and the trees age.

Module 2

Covers damage caused in each plot against risks of hail, freezing (only in kiwi crops) and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind), and damages caused in all the plots included in the farm against the risks of rest of weather adversities.

In kiwi crop, in relation to the risks of the rest of

weather adversities, and in blackthorn crop, in relation to risks of freezing and rest of adversities, damages are insured in the whole farm through an individualized yield assigned by the MAGRAMA depending on areas and the trees age.

Module P

Covers damage caused in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind).

Persimmon productions in any module and blackthorn and kiwi productions, in modules 1 and 2, are able to contract an “additional insurance”.

In all the modules, the trees are guaranteed. Furthermore, the following farm facilities can be insured: artificial windbreaks, anti-hail mesh and mesh greenhouses, although it is also planned the incorporation of irrigation systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Persimmon and other fruit crops		
	Module 1	Module 2	Module P
Base	22%	17%	14%
For collective contracts	5%		
For characteristics of the insured	14 or 16% *		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total	52%	47%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st September 2012



TABLE GRAPES

“Increased insurance coverage” for table grape crop farms.

This insurance line has four modules with the following scheme:

Module 1

Covers damage caused in all the plots included in the farm against risks of hail, freezing, wind, exceptional risks (wild fauna, heat stroke, flood, torrential rain, heavy rain, fire and snow) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, exceptional risks (wild fauna, heat stroke, flood, torrential rain, heavy rain, fire and snow) and the damage caused in all the plots included in the farm against the risks of freezing, wind and the rest of weather adversities.

Module 3

Covers damage in each plot against risks of hail, freezing, wind, exceptional risks (wild fauna, heat stroke, flood, torrential rain, heavy rain, fire and snow) and the rest of weather adversities.

Module P

Covers damage in each plot against risks of hail, wind and exceptional risks (wild fauna, heat stroke, fire, flood, torrential rain, heavy rain, fire and snow), being freezing optional.

In all the modules, the trees are guaranteed, and furthermore, it is optional to insure the following farm facilities: anti-hail protection structures, pergola and mesh structures and piping systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the modules:

Type of Subsidy	Table grapes crops		
	Module 1	Module 2 y 3	Module P
Base	22%	17%	14%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total	52%	47%	37%

(*) If the farmer insured is “a young farmer woman”.

From 1st February 2012

WINE GRAPES

“Increased insurance coverage” for wine grape crop farms in the Canary Islands.

This insurance line has four modules which cover the wine grapes production, the grapevines and the young plants against risks of hail, freezing, physiological wilting, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind) and the rest of weather adversities (including drought, pests and diseases, that although have been produced in a general way, cannot be controlled by the farmer), with the following scheme:

Module 1

Covers damage against all the risks mentioned before, caused in all the plots included in the farm through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing the 70%, of the insured yield. The revision of the assigned yield can be requested.

Module 2

Covers damage caused in each plot against risks of hurricane wind and exceptional risks. Damage caused by the risks of mist and the rest of weather adversities (including drought, pests and diseases, that although have been produced in a general way, cannot be controlled by the farmer), are guaranteed for the whole farm, through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing 70% of

the insured yield. The revision of the assigned yield can be requested.

Module 3

Covers damage caused in each plot against risks of hail, freezing, physiological wilting and exceptional risks. The risk of rest of weather adversities (including drought, pests and diseases, that although have been produced in a general way, cannot be controlled by the farmer), is guaranteed for the whole farm, through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing 70% of the insured yield. The revision of the assigned yield can be requested.

Module P

Covers damage in each plot against risks of hail and exceptional risks. Besides, the coverage for risk of physiological wilting and freezing may be chosen.

The modules 1 and 2 are able to contract an “additional insurance”.

All the modules have an optional guarantee for irrigation piping systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Wine grapes crops			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	14%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
For reduction of risks and productive conditions as ATRIA, ADV, ASV and organic production	5%	5%	-	-
Total	57%	52%	47%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st October 2012



WINE GRAPES IN THE CANARY ISLANDS

“Increased insurance coverage” for wine grape crop farms in the Canary Islands.

This insurance line has four modules which cover the wine grape production, the grapevines and the young plants against risks of hurricane wind, mist, exceptional risks (wild fauna, heat stroke, fire, flood, torrential rain, heavy rain and hail) and the rest of weather adversities (including drought, pests and diseases, that although have been produced in a general way, cannot be controlled by the farmer), with the following scheme:

Module 1

Covers damage against all the risks mentioned before, caused in all the plots included in the farm through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing the 70%, of the insured yield. The revision of the assigned yield can be requested.

Module 2

Covers damage caused in each plot against risks of hurricane wind and exceptional risks. Damage caused

by the risks of mist and the rest of weather adversities (including drought, pests and diseases, that although have been produced in a general way, cannot be controlled by the farmer), are guaranteed for the whole farm, through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing 70% of the insured yield. The revision of the assigned yield can be requested.

Module P

Covers damage in each plot against risks of hurricane wind and exceptional risks (wild fauna, heat stroke, fire, flood, torrential rain, heavy rain and hail). Besides, the coverage for risk of mist may be chosen.

The modules 1 and 2 are able to contract an “additional insurance”.

All the modules have an optional guarantee for irrigation piping systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Wine grapes in the Canary Islands			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	17%
For collective contracts	5%			
For characteristics of the insured	14 or 16% *			
For contract renewal, according to that assured one to two years before	6 or 9%			
For reduction of risks and productive conditions as organic production	5%	5%	-	-
Total	57%	52%	47%	47%

(*) If the farmer insured is “a young farmer woman”.

From 1st October 2012



OLIVE GROVE

“Increased insurance coverage” for olive crop farms.

This insurance line has 3 modules which cover olive production.

Module 1

Covers damage caused in all the plots included in the farm against risks of hail, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind) and the rest of weather adversities (including drought).

Damage is guaranteed for the whole farm, through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing the 70%, 60% or 50% of the insured yield. The assignment of an individualized yield can be requested, as well as its revision.

Module 2

Covers damage caused in each plot against risks of hail, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind). The risks for

the rest of weather adversities (including drought) are guaranteed for the whole farm, through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing the 70%, 60% or 50% of the insured yield. The assignment of a yield can be requested, as well as its revision.

Module P

Covers damage in each plot against risks of hail and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind).

The modules 1 and 2 are able to contract an “additional insurance”.

In all the modules, the trees are guaranteed and, furthermore the incorporation of irrigation systems is planned.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Olive grove crops		
	Module 1	Module 2	Module P
Base	22%	17%	7%
For collective contracts	5%		
For characteristics of the insured	14 or 16% *		
For contract renewal, according to that assured one to two years before	6 or 9%		
For reduction of risks and productive conditions as ATRIA, ADV, ASV and organic production	5%	5%	-
Total	57%	52%	37%

(*) If the farmer insured is “a young farmer woman”.

From 1st October 2012



NUTS

“Increased insurance coverage” for nut crop farms .

This insurance line has 3 modules which cover the following crops: almond, hazelnut, carob, walnut and pistachio.

Module 1

Covers damage caused in all the plots included in the farm against risks of hail, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane winds) and the rest of weather adversities.

In almond crop, damage is guaranteed for the whole farm, through an individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment), guaranteeing 70%, 60% or 50% of the insured yield. The revision of the assigned yield can be requested.

Module 2

Covers damage caused in each plot against risks of hail, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind) and the damage caused in all the plots included in the farm

against the rest of weather adversities.

In almond crop, the risks for the rest of the adversities are guaranteed for the whole farm, through a individualized yield assigned to each farmer by the MAGRAMA (Ministry of Agriculture, Food and Environment, guaranteeing 70%, 60% or 50% of the insured yield. The revision of the assigned yield can be requested

Module P

Covers damage in each plot against risks of hail and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind).

For almond production, modules 1 and 2, is able to contract an “additional insurance” against risks of hail and exceptional risks.

In all the modules, the trees are guaranteed and, furthermore, the incorporation of irrigation systems is planned.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Nuts crops		
	Module 1	Module 2	Module P
Base	22%	17%	7%
For collective contracts	5%		
For characteristics of the insured	14 or 16% *		
For contract renewal, according to that assured one to two years before	6 or 9%		
For reduction of risks and productive conditions as ATRIA, ADV, ASV and organic production	5%	5%	-
Total	57%	52%	37%

(*) If the farmer insured is “a young farmer woman”.

From 1st September 2012



TROPICAL AND SUBTROPICAL CROPS

“Increased insurance coverage” for tropical and subtropical crop farms.

This insurance line has 3 modules which cover the following crops: avocado, cherimoya, prickly pear, lit-chi, mango, papaya, date palm and pineapple.

Module 1

Covers damage caused in all the plots included in the farm against risks of hail, wind, heat stroke, exceptional risks (wild fauna, fire, flood, torrential rain and heavy rain) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, wind, heat stroke, exceptional risks (wild fauna, fire, flood, torrential rain and heavy rain) and the damage caused in all the plots included in the farm against the rest of weather adversities.

Module P

Covers damage in each plot against exceptional risks (wild fauna, fire, flood, torrential rain and heavy rain) and the risks of hail, wind, heat stroke only in the Autonomous Community of Canary Islands.

In all the modules, the trees are guaranteed and, furthermore, the following farm facilities can be insured: artificial windbreaks and greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Tropical and subtropical crops		
	Module 1	Module 2	Module P
Base	22%	17%	17%
For collective contracts	5%		
For characteristics of the insured	14 or 16%*		
For contract renewal, according to that assured one to two years before	6 or 9%		
Total	52%	47%	47%

(*) If the farmer insured is “a young farmer woman”.

From 1st February 2012



BANANA

“Increased insurance coverage” for banana crop farms .

Banana production from mother plants as well as the potential production from daughter plants can be insured.

Module P

Covers damage caused in each plot against risks of heat stroke, hurricane wind, hail and exceptional risks (wild fauna, fire, flood, torrential rain and heavy rain) and the rest of weather adversities for mother plants.

This insurance must be underwritten in a single policy

by all the banana producer organizations.

Module E (Extension of guarantees)

This module offers the possibility of underwriting individual policies to the farmers who are included in the module P with less deductible against the risks of heat stroke, hail and hurricane wind,.

In all the modules, the following farm facilities can be insured: greenhouses and artificial windbreaks, although it is planned the incorporation of irrigation systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Banana crop
	Module P y E
Base	17%
For collective contracts	5%
For characteristics of the insured	14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%
Total	47%

(*) If the farmer insured is “a young farmer woman”.

From 1st June 2012



TOMATOES IN THE CANARY ISLANDS

“Increased insurance coverage” for tomato crop farms in the Canary Islands.

Tomato productions, growth outdoors as well as indoors, can be insured when the farmer is member of a Producers’ Organization (PO) and the PO has underwritten a single policy and the yield established for each Producers’ Organization is limited to a maximum quantity.

Module 1

Covers damage caused in all the plots of the tomato grower farms of each Producers’ organization against risks of hail, wind, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and viral disease) and the rest of weather adversities.

Module 2

Covers damage caused in each plot of the tomato grower farms of each Producers’ organization against risks of hail, wind, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and viral diseases) and the damage caused in all the plots of the tomato grower farms of each Producers’ organization against the rest of weather adversities.

In all the modules, the following farm facilities can be insured: greenhouses and artificial windbreaks, although it is planned the incorporation of irrigation systems.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Tomatoes in the Canary Islands	
	Module 1	Module 2
Base	22%	17%
For collective contracts	5%	
For characteristics of the insured	14 or 16%*	
For contract renewal, according to that assured one to two years before	6 or 9%	
For reduction of risks and productive conditions as organic and integrated production	5%	5%
Total	57%	49%

(*). If the farmer insured is “a young farmer woman”.

From 1st July 2012

VEGETABLES IN THE CANARY ISLANDS

“Increased insurance coverage” for vegetable crop farms in the Canary Islands.

This insurance line has 4 modules which covers all the vegetables (except for the insurable tomato production in the “Increased insurance coverage” for tomato crop farms in the Canary Islands), seed or rootstock vegetable nurseries and banana tree nurseries.

Module 1

Covers damage caused in all the plots in the farm against risks of heat stroke, hail, wind and exceptional risks (wild fauna, fire, flood, torrential rain, and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of heat stroke, hail, wind and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases) and the damage caused in all the plots in the farm against the rest of weather adversities.

Module 3

Covers damage in each plot against risks of heat stroke, hail, wind, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases) and the rest of weather adversities.

Module P

Covers damage in each plot against risks of heat stroke, hail, wind and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases).

In all the modules, the following farm facilities can be insured: greenhouses, artificial windbreaks, anti-hail protection structures and mesh greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Vegetables crops in the Canary Islands			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	7%
For collective contracts	5%			
For characteristics of the insured	14 or 16% *			
For contract renewal, according to that assured one to two years before	6 or 9%			
For reduction of risks and productive conditions as organic production	5%	5%	5%**	-
Total	57%	52%	52%	37%

(*) If the farmer insured is “a young farmer woman”.

(**) Only for organic production.

From 1st April 2012



INDOOR VEGETABLES

“Increased insurance coverage” for indoor vegetables crop farms on the Peninsula and in the Balearic Islands.

This insurance line has 4 modules which cover all the vegetable productions and the vegetable and tobacco greenhouse nurseries.

Module 1

Covers damage caused in all the plots in the farm against risks of hail, freezing, wind and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, snow and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, freezing, wind and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, snow and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases) and the damage caused in all the plots in the farm against the rest of weather adversities.

Module 3

Covers damage in each plot against risks of hail, freezing, wind, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, snow and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases and the rest of weather adversities).

Module P

Covers damage in each plot against risks of hail, wind and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, snow and for the indoors crops of tomato, cucumber, pepper, aubergine, courgette, melon, green bean and watermelon the viral diseases). Freezing is optional.

In all the modules, the following farm facilities can be insured: greenhouses, micro-tunnels, artificial wind-breaks, irrigation manifolds and localised irrigation network.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Indoor vegetables under crops			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	14%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
For reduction of risks and productive conditions as organic production	5%	5%	-	-
Total	57%	52%	47%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st June 2012



SPRING-SUMMER VEGETABLES

“Increased insurance coverage” for outdoor vegetable crop farms in the spring-summer cycle on the Peninsula and in the Balearic Islands.

This insurance line has 4 modules which cover productions of chicory, aubergine, courgette, marrow, Catalan onion “calcot”, onion, spring onion, parsnip, tigernut, green bean, melon, turnip, cucumber, gherkin, pepper, leek, radish, beetroot, watermelon, tomato and carrot.

Module 1

Covers damage caused in all the plots in the farm against risks of hail, freezing, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind, watermelon hollow heart disorder, for processing tomatoes the viral diseases) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind, watermelon hollow heart disorder, for processing tomatoes the viral diseases) and the damage caused in

all the plots in the farm against the rest of weather adversities.

Module 3

Covers damage in each plot against risks of hail, freezing, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind, watermelon hollow heart disorder, for processing tomatoes the viral diseases) and the rest of weather adversities.

Module P

Covers damage in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind, watermelon hollow heart disorder and for processing tomatoes the viral diseases).

In all the modules, the following farm facilities can be insured: artificial windbreaks, anti-hail protection structures and mesh greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Spring – Summer crops			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	14%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
For reduction of risks and productive conditions as organic production	5%	5%	5%	-
Total	57%	52%	52%	44%

(*) If the farmer insured is “a young farmer woman”.

From 15th January 2012



CONSECUTIVE CYCLE VEGETABLE CROPS

“Increased insurance coverage” for vegetable crop farms with consecutive cycles on the Peninsula and in the Balearic Islands.

This line has 4 modules which cover productions of chard, green leaf chicory, celery, baby-leaf, cabbage, borage, broccoli, Brussels sprouts, cabbage, cauliflower, escarole, endive, spinach, turnip tops, fennel, Asian vegetables, lettuce and Romanesco broccoli.

Module 1

Covers damage in all the plots in the farm against risks of hail, freezing, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind) and the damage caused in all the plots in the farm against the rest of weather adversities.

Module 3

Covers damage caused in each plot against risks of hail, freezing, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind) and the rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain and hurricane wind).

In all the modules, the following farm facilities can be insured: artificial windbreaks, anti-hail protection structures and mesh greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Consecutive cycle vegetable crops			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	14%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
Total	52%	47%	47%	44%

(*) If the farmer insured is “a young farmer woman”.

From 1st February 2012



AUTUMN-WINTER VEGETABLE CROPS

“Increased insurance coverage” for vegetable crop farms outdoors of autumn-winter cycle on the Peninsula and the Balearic Islands.

This insurance line has 4 modules which cover productions of broad bean, green peas, artichoke, thistle, asparagus, garlic, blueberry, raspberry, strawberry, large strawberry, redcurrant, blackberry, potato, sweet potato and yam.

Module 1

Covers damage caused in all the plots in the farm against risks of hail, freezing, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind and for potato non-emergence) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind and for potato non-emergence) and the damage caused in all the plots in the farm against the rest of weather adversities.

Module 3

Covers damage caused in each plot against risks of hail, freezing, exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind and for potato non-emergence) and the rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail, freezing and exceptional risks (wild fauna, fire, flood, torrential rain, heavy rain, hurricane wind and for potato non-emergence).

As artichoke and asparagus are multiannual crops, they have a guarantee for the plants.

In all the modules, the following farm facilities can be insured: artificial windbreaks, anti-hail protection structures and mesh greenhouses, irrigation manifolds and drip irrigation network.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Autumn-winter vegetable crops			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	7%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
For reduction of risks and productive conditions as organic production	5%	5%	5%	-
Total	57%	52%	52%	37%

(*) If the farmer insured is “a young farmer woman”.

From 1st June 2012

MULTICROP OF VEGETABLES

“Increased insurance coverage” for vegetable multicrops

This insurance line has 2 modules which cover all the vegetable productions, growth outdoors as well as indoors.

The farmers can insured when have more than a single vegetable crop in the same plot or in different plots, and at the same time,

Module 1

Covers damage caused in all the plots in the farm against risks of hail, freezing (depending on the the farm location), heat stroke, wind, wild fauna, flood, torrential rain, heavy rain, fire and snow (only indoors) and the rest of weather adversities.

Module P

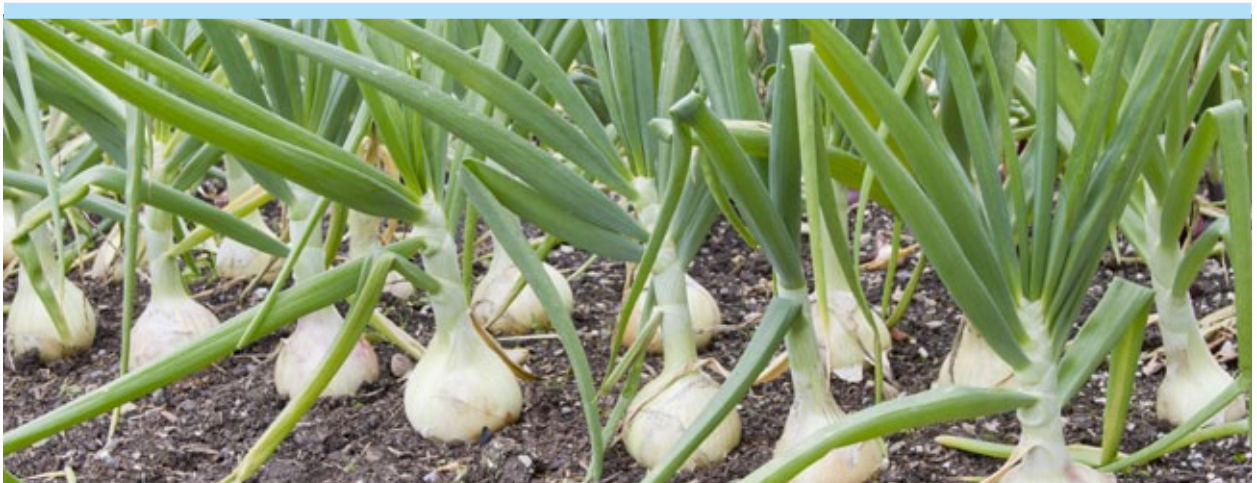
Covers damage caused in each plot against risks of freezing (depending on the the farm location), heat stroke (only in Canary Islands), hail, wind, wild fauna, fire, flood, torrential rain, heavy rain and snow (only indoors).

In all the modules, the following farm facilities can be insured: greenhouses, artificial windbreaks, anti-hail protection structures and mesh greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Multicrop of vegetables	
	Module 1	Module P
Base	22%	14%
For collective contracts	5%	
For characteristics of the insured	14 or 16%*	
For contract renewal, according to that assured one to two years before	6 or 9%	
Total	52%	44%

From 1st March 2012





ORNAMENTAL PLANTS, ORNAMENTAL FLOWERS AND NURSERIES ON THE PENINSULA AND IN THE BALEARIC ISLANDS

Increase insurance coverage for farm crops of ornamental plants, ornamental flowers, nurseries and seed production on the Peninsula and in the Balearic Islands.

This line has 4 modules which cover the production of ornamental plants, ornamental flowers, nurseries (vine, citrus trees, forest trees, strawberry plants, fruit trees, aromatic plants) and vegetable nurseries.

Module 1

Covers damage caused in all the plots in the farm against risks of hail, freezing, wind, exceptional risks (wild fauna, flood-torrential rain, heavy rain, fire and snow) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, freezing, wind and exceptional risks (wild fauna, flood-torrential rain, heavy rain, fire and snow) and the damage caused in all the plots in the farm against

the rest of weather adversities.

Module 3

Covers damage caused in each plot against risks of hail, freezing, wind and exceptional risks (wild fauna, flood-torrential rain, heavy rain, fire and snow) and the rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail, freezing, wind and exceptional risks (wild fauna, fire, flood-torrential rain, heavy rain, fire and snow).

In all the modules, the following farm facilities can be insured: greenhouses, artificial windbreaks, anti-hail protection structures and mesh greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Ornamental plants, ornamental flowers and nurseries on the Peninsula and in the Balearic Islands			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	7%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
Total	52%	47%	47%	37%

(*) If the farmer insured is "a young farmer woman".

From 1st February 2012



ORNAMENTAL PLANTS, ORNAMENTAL FLOWERS AND NURSERIES IN THE CANARY ISLANDS

“Increased insurance coverage” for farms of ornamental plants, ornamental flowers, nurseries and seed production in the Canary Islands.

This line has 4 modules which cover the production of ornamental plants, ornamental flowers, nurseries (vine, citrus trees, forest trees, strawberry plants, fruit trees, aromatic plants) and vegetable nurseries.

Module 1

Covers damage caused in all the plots in the farm against risks of hail, heat stroke, wind, exceptional risks (wild fauna, flood-torrential rain, heavy rain, fire and snow) and the rest of weather adversities.

Module 2

Covers damage caused in each plot against risks of hail, heat stroke, wind and exceptional risks (wild fauna, flood-torrential rain, heavy rain, fire and snow) and the damage caused in all the plots included in the farm against the rest of weather adversities.

Module 3

Covers damage caused in each plot against risks of hail, heat stroke, wind and exceptional risks (wild fauna, flood-torrential rain, heavy rain, fire and snow) and the rest of weather adversities.

Module P

Covers damage caused in each plot against risks of hail, heat stroke, wind and exceptional risks (wild fauna, fire-flood, torrential rain, heavy rain and snow).

In all the modules, the following farm facilities can be insured: greenhouses, artificial windbreaks, anti-hail protection structures and mesh greenhouses.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures, depending on the module:

Type of Subsidy	Ornamental plants, ornamental flowers and nurseries in the Canary Islands			
	Module 1	Module 2	Module 3	Module P
Base	22%	17%	17%	17%
For collective contracts	5%			
For characteristics of the insured	14 or 16%*			
For contract renewal, according to that assured one to two years before	6 or 9%			
Total	52%	47%	47%	47%

(*). If the farmer insured is “a young farmer woman”.

From 1st February 2012



PRODUCERS' ORGANIZATIONS AND COOPERATIVES

"Increased insurance coverage" for producers' organizations and cooperatives.

It covers economic damage that producers' organizations and cooperatives suffer when they have to pay the fixed costs and there is a yield decrease in the partners' production caused by damage and the insured risks of the following crops included in the following insurance lines: persimmon and other fruits, cherry, citrus trees, extensive arable crops, fruit trees, nuts, vegetables, olives, banana, tropical and subtropical crops, table grape and wine grapes.

This insurance line has a single module with the following scheme:

Module Producers' Organizations

It covers damage caused by fixed costs imputable directly to the reception, handling, preservation and commercialisation of products for each crop group, caused by:

- Wages and salaries of regular staff that have been hired before the insurance comes into force.
- Social Security contributions paid by the producers' organization or the cooperative, corresponding to the workers mentioned before.

- Loan interests with credit institutions for the acquisition of tangible fixed assets and the interests of seasonal loans subscribed before the insurance comes into force.

- Execution, modification and redemption expenses of the loans mentioned before.

- Annual provision of the depreciation of intangible assets and expenses paid as renting of the same, applying the same criteria for these purposes as in the previous year.

- Business Tax and Property Tax paid by the producers' organization or the cooperative, or those that replace them.

- Amount corresponding to the premiums insurance underwritten by the producers' organization or cooperative to cover damage in the tangible fixed assets or civil liability of the own producers' organization or cooperative, as well as the amounts paid by them as policyholders of the combined agricultural insurance, provided that such amounts do not affect the partners.

Up to 10% of the total fixed costs mentioned before as difficult justification costs.

Subsidy: The subsidy percentage to apply is 53%.

From 1st January 2012



INSURANCE FOR FORESTRY PRODUCTIONS

“Increased insurance coverage” for forestry production farms.

This line has a single module which covers the forest trees of private ownership on agricultural and forest land.

Module P

Covers damage caused in each plot against risks of fire, flood-torrential rain and hurricane wind with two guarantees; reforestation, where the necessary expenses for reforestation and regeneration of the forest are covered, and production, specifically for cork.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Forestry productions
	Module P
Base	14%
For collective contracts	5%
For characteristics of the insured	14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%
Total until	44%

(*) If the farmer insured is “a young farmer woman”.

From 15th January 2012



VI. INSURANCE FOR LIVESTOCK PRODUCTIONS

CATTLE FARM INSURANCE

The cattle farms have different insurance lines.

Beef cattle breeders and calf rearing This line, through basic guarantees with different options, covers accidents and mass death due to the same event and the consistent loss of production covered by the insurance statement, specific events of milk production and suckler cows, some diseases which include among others the foot and mouth disease, BSE (bovine spongiform encephalopathy) and calving problems.

Regardless of the chosen option, the farmer may contract additional guarantees for other risks: other diseases, livestock sanitation, extra livestock sanitation, bovine respiratory disease, anthrax, severe bloating, and summer and winter pastures. This last guarantee compensates the stockman for the period of time that animals can not access the summer and winter pastures for health reasons.

Beef cattle breeding. It is designed for suckler cows. It covers mass death occurring from a single event, excess death toll and some diseases, including among others the foot and mouth disease and BSE which can affect this type of animal. It also has an

additional guarantee for compulsory culling due to livestock sanitation or additional sanitation, and additional guarantees for summer and winter pastures.

Intensive Beef and Bullfighting Cattle. These insurance lines have basic coverage adapted to the specific characteristics of the farm and to the specific management of each of these types of livestock and diseases, such as foot and mouth disease and BSE. With the bullfighting cattle farm insurance, the additional guarantee of compulsory culling due to livestock sanitation is covered.

High genetic value cattle. This insurance is for animals, within the farm, which are included in improvement programmes, so that their genetic value is guaranteed economically. It requires the certification of such genetic value by the Managing Association of the Genealogical Book (Asociación Gestora del Libro Genealógico).

The basic guarantees cover diseases among others the foot and mouth disease and BSE, in addition to accidents and problems derived from calving. Regardless of the chosen option, the stockman may contract as additional guarantees, the following diseases: acute bloat, anthrax, livestock sanitation, extra livestock sanitation and summer and winter pastures.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Beef cattle breeders and calf rearing farm insurance			Rest of farms insurances
	Beef production	Milk production	Oxen, calf rearing and heifers	
Base	8%	14%		14%
For collective contracts	5%	5%		5%
For characteristics of the insured	14 or 16%*	14 or 16%*		14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%	6 or 9%		6 or 9%
For belonging to any Sanitary Defence Group (ADSG)		5%		5%**
Total	38%	49%	44%	49%

* If the farmer insured is "a young farmer woman".

** Except for intensive beef and bullfighting insurance.

From 15th January 2012



PIG FARM INSURANCE

Pig Farm Insurance. This insurance covers both the intensive and extensive farming of Iberian breeds, recognizing, for all types of production systems.

It covers the death of animals or dying states caused by the same event, the death or official slaughtering of animals affected by foot and mouth disease or classical swine fever, in those types of animals in which the official compensations do not cover the market values, as well as losses due to preventive quarantine. Since 2012, the guarantee due to preventive quarantine covers, in case empty farms cannot incorporate animals, a compensation for the fixed operating costs. Aujeszky's disease covers and compensates the value of breeding animals slaughtered when the animals are affected by the disease, besides an additional compensation for the time that the farms have a

suspension in their health status.

As an addition, in 2012 the guarantee for death due to attack of wild animals in extensive pig farms is also included.

This insurance offers the possibility of underwriting a First Capital Assurance Risk, which will allow stockmen to choose financial management of their risks that is more tailored to their needs.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Farm insurance
Base	14%
For collective contracts	5%
For characteristics of the insured	14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%
For belonging to any Sanitary Defence Group (ADSG)	5%
Total	49%

(*): If the farmer insured is "a young farmer woman".

From 15th January 2012





POULTRY

Broiler poultry farm insurance. It is intended for poultry breeding in conditions of confinement. In addition to the traditional species of intensive breeding (broiler chicken and turkey, in 2012 coverage is extended to slow-growth chickens, which may be fattened in henhouses in an extensive way, long-cycle turkeys and quails, all of them being bred in indoor facilities.

It offers coverage against death of animals due to heat stroke and panic, fire and other weather adversities (flood, hurricane winds, lightning, snow and hail).

This insurance includes damage caused by epizootics produced by avian influenza of high and low pathogenicity and Newcastle disease, through compensation for fixed operating costs arising from the stamping out as well as losses due to preventive quarantine.

This insurance includes damage caused by epizootics produced by avian influenza of high and low pathogenicity and Newcastle disease, through compensation for fixed operating costs arising from the empty space as a consequence of the compulsory slaughter of animals as well as losses due to preventive quarantine.

This insurance offers the possibility of underwriting

a First Capital Assurance Risk, which will allow stockmen to choose for financial management of their risks that is more tailored to their needs.

Laying poultry farm insurance. This insurance for laying hens farms, which includes all types of avian productive animals: breeding (selection, breeding, laying and rearing), as well as alternative poultry farming: in conditioned cages, on soil, in aviaries with and without access to park space, and in ecologic farms. It covers basic climate risks and the heat stroke. It also includes damage caused by epizootics produced by avian influenza of high and low pathogenicity and Newcastle disease, and especially the compensation for the consequences of the emergence of positive results for salmonella, which prevents commercialization of fresh eggs for consumption.

As an addition, in the 2012 Program the period of guaranteed useful hens' life is extended until 90 weeks in laying hens and 76 weeks in light and semi-heavy breeding hens, adapting the insurance to the new stocks bred now, which develop longer productive cycles.

This insurance offers the possibility of underwriting a First Capital Assurance Risk, which will allow stockmen to choose for financial management of their risks, more tailored to their needs.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Farm Insurance
Base	14%
For collective contracts	5%
For characteristics of the insured	14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%
For belonging to any Sanitary Defence Group (ADSG)	5%
Total	49%

(*) If the farmer insured is "a young farmer woman".

From 15th February 2012



OTHER LIVESTOCK

Sheep and goat farms insurance. This insurance covers death or disablement of the animals as a result of accident, attacks by wild animals, mass death by the same event, and coverage for foot and mouth disease and animal scrapie. It also includes an additional guarantee in case of compulsory culling due to livestock sanitation in the case of brucellosis and another guarantee that compensates for the period of time in which animals cannot access the summer and winter pastures for sanitary reasons due to Brucellosis.

From 15th January

Equine Farm Insurance. This insurance covers damage by accidents, attacks by wild animals, as well as problems in dam horses and foals deriving from birth; or diseases such as African horse sickness or West Nile fever, and for intensive feeding horses, too.

Purebred Horse Farm Insurance. For Purebred Spanish Horses (PRE) farms for breeding and rearing. This insurance covers the events that may occur in the breeding environment (competition, assessment tests, growth test centres, etc...); and diseases such as African horse sickness and West Nile fever.

From 1st February 2012

General Livestock Rate (“Tarifa General Ganadera”). This line includes the livestock productions actually not included, and will guarantee damage caused by adverse climate conditions, fire and wild fauna, and, directly or indirectly, by the fall of the rearing facilities.

Furthermore, the rabbit farms and heliculture (snail farming) were incorporated in the 2011 Program. In the 2012 Program a new type of alternative poultry and cynegetic farms are included, intended for direct human consumption or release in a natural environment for hunting use. So that, the guarantees stated in the general livestock rate shall be applied to the chicken farms with free access outside which may or may not organic rearing, as well as capons, duck farms for production of foie gras (fat liver), ostrich farms and red partridge and pheasant farms.

From 1st March 2012

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Farm Insurance	General livestock rate
Base	14%	14%
For collective contracts	5%	5%
For characteristics of the insured	14 or 16%*	14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%	6%
For belonging to any Sanitary Defence Group (ADSG), except for horses	5%	-
Total	49%	41%

(*) If the farmer insured is “a young farmer woman”.



PASTURES AND APICULTURE

Insurance covering damage caused by drought in pastures. The insurance is for farms involved in extensive or semi-extensive farming of cattle, sheep, goats and horses, and compensates the stockman for the increase in costs of animal feeding, originating as a result of lack of feed pastures due to drought.

From 1st July 2012

Apiculture farm insurance. The basic coverage of the insurance is the compensation of losses in the apiculture production, for damages caused by flood, torrential rain, hurricane winds and heat stroke. Furthermore, the beekeeper may contract as additional guarantees, fire and drought (except for the Canary Islands, where this guarantee is not insurable).

From 1st October 2012

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Pastures	Apiculture
Base	14%	14%
For collective contracts	5%	5%
For characteristics of the insured	14 or 16%*	14 or 16%*
For contract renewal, according to that assured one to two years before	6 or 9%	6 or 9%
For belonging to any Sanitary Defence Group (ADSG)	-	5%
Total	44%	49%

(*) If the farmer insured is "a young farmer woman".

INSURANCE FOR REMOVAL OF DEAD ANIMALS IN FARMS

Insurance to cover the costs incurred in the removal and destruction of cattle that die on the farm. This type of insurance is intended to compensate the stockman for the costs of collecting on lorries, from an accessible point, at the entrance of the farm to the place for destruction, all cattle carcasses. It also guarantees the removal of animals that die in seasonal migration of livestock or during transportation and before its entry into the slaughterhouse.

It covers the area of the Autonomous Communities of Andalucía, Aragón, Asturias, Balearic Islands, Canary Islands, Castilla-La Mancha, Castilla and Leon, Catalonia, Extremadura, Galicia, Madrid, Murcia, Navarra and Valencian Community. As an addition, the 2012 Program includes Cantabria in this insurance.

Insurance to cover the costs incurred in the removal and destruction of animals other than cattle that dies on the farm. This insurance is intended to compensate the stockman for the costs of collection on lorries, with containers (except for horses), from an accessible farm entrance to the point of destruction, of carcasses of all animals that die on the farm. It also covers the removal of animals that die in seasonal migration of livestock and during transportation to the slaughterhouse.

For sheep, goats, poultry, pigs, rabbits, horses, cervid animals (deer) and fish, the scope of the insurance is for the following Autonomous Communities: Andalucía, Aragon, Balearic Islands, Castilla-La Mancha, Cantabria, Catalonia, Extremadura, Galicia, Navarra and Valencian Community. As an addition, the 2012 Program includes Cantabria in this insurance.

For poultry, pigs, rabbits, horses, cervid animals and fish, the scope of the insurance is Asturias, Castilla and Leon, Madrid and Murcia and for Canary Islands, in addition to these species, sheep, goats and camelids are also included.

Insurance to cover the costs incurred in the removal and destruction of sheep and goats that die on the farm. This insurance has the same characteristics and conditions as in the case of cattle, and its scope is the Autonomous Communities of Asturias, Madrid, Murcia and Castilla and Leon.

All removal and destruction insurances, cattle and other than cattle, have a renewable insurance which makes contracting by the stockman easier and offers a greater subsidy.

Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Insurances for removal of sheep and goats, and other than cattle	Insurance for the removal of cattle	Renewable insurance for the removal of sheep and goats, and other than cattle	Renewable insurance for the removal of cattle
Base (*)	32%	32%	32%	32%
For collective contracts	5%	5%	5%	5%
For contracting a renewable line	-	-	2%	2%
For using cold storage systems, or other processes officially approved	5% **	-	5%	-
Total	42%	37%	44%	39%

(*)The base subsidy will be adjusted in each Autonomous Communities, thus, except for the Canaries and the Balearic Islands, the base subsidy to apply will be inversely proportional to the cost of removal service established with the allowed company for 2012 for each Autonomous Community. Based on a percentage of 32%, the subsidy will be increased or reduced in proportion to the difference between the price established in each community for 2012 and the national average price of the service in 2011.

(**) Except horses.



VII. AQUACULTURE INSURANCE

Marine Aquaculture Insurance for productions of sea bream, meagre, gilthead bream, sea bass and turbot. This insurance offers basic guarantees to cover damage of climate nature or other exceptional phenomena, such as lighting, boat impact and adrift elements, chemical and biological contamination, oil slick on marine facilities and additional guarantees due to marine predators, flood, freshet or flooding, as well as parasitic, viral and bacterial diseases.

From 1st February 2012

Marine Aquaculture insurance for mussel in Galicia, Delta del Ebro and Clóchina (Mediterranean mussel) in Valencia. The insurance offers coverage for bad weather, boat impact and adrift elements, death by

high temperatures, marine predators, oil slick and red tide.

From 1st March 2012

Trout fish farming insurance. It covers the loss or death of stock in the moment of the disaster, due to flood, freshet, flooding, hurricane winds, lighting, fire or explosion, chemical or biological contamination. In addition to these risks, additional guarantees can be contracted which, depending on the conditions of the fish farm, can cover damage by chemical contamination or certain viral and bacterial diseases.

From 1st February 2012



Subsidy: The subsidy percentage to apply is given by the sum of the following figures:

Type of Subsidy	Trout fish farming and aquaculture insurances
Base	14%
For collective contracts	5%
For characteristics of the insured	14 or 16%*
For contract renewal, according to that assured one or two years before	6 or 9%
Total	44%

(*) If the farmer insured is "a young farmer woman".

VIII. GENERAL INFORMATION ABOUT AGRICULTURAL INSURANCE

1. WHAT IS THE ROLE OF THE MINISTRY OF AGRICULTURE, FOOD AND ENVIRONMENT?

The MAGRAMA, through the State Agency of Agricultural Insurance (ENESA), performs the coordination of activity of agricultural insurance in our country. As a result of this activity, ENESA proposes to the Government of Spain the approval of an Annual Insurance Program and, once it is approved, ENESA monitors its implementation and grants subsidies for agricultural insurance in accordance with the forecasts of the Program.

Furthermore, ENESA performs feasibility studies of all insurance lines, and the promotion of the agricultural insurance, among other activities that will contribute to the smooth running of the entire system.

2. WHOM DO WE UNDERWRITE THE AGRICULTURAL INSURANCE WITH?

Agricultural insurance is contracted with any of the entities included in the Spanish Association of Combined Agricultural Insurance Underwriters (AGROSEGURO), set up in order to facilitate the running and provide greater security to the system.

Agroseguro integrates insurance entities under co-insurance, and the insured can address any of these entities to underwrite the insurance, either through their delegations or through their mediators. The list of entities can be consulted on the Web page (<http://enesa.mapa.es/>), under the chapter Annual Program, "Basic Legislation", "Co-insurance table".

3. HOW TO UNDERWRITE AGRICULTURAL INSURANCE?

The farmer, stockman, fish farmer or forestry owner, who decides to insure his production, can do it either individually or collectively. For this last option, the person concerned should be integrated in a co-

llective opened by a policyholder included in the Policyholders Register; thereby profiting from a greater subsidy.

4. WHO CAN ACT AS A POLICYHOLDER?

Any cooperative, organization or association of farmers, stockmen, fish farmers or forestry owners who have its own legal status and capacity to contract on its behalf and on behalf of its partners. But in order for these partners to be able to access the additional subsidy for a collective contract established by the Ministry of Agriculture, Food and Environment, the policyholder must be inscribed in the policyholders Register created in the State Agency of Agricultural Insurances (ENESA), by order of 23rd October 1998, published in the Spanish Official Gazette 28th October.

The list of policyholders can be found on the website <http://enesa.mapa.es>, particularly in the section "Queries", "On policyholders".

5. WHAT HAPPENS WHEN YOU NEED TO MAKE A CLAIM?

The insured, policyholder or beneficiary must report the incident as soon as possible to Agroseguro, at its registered office:

Department of accidents,
C/ Gobelos, nº 23 - 28023 Madrid,
Tel: 91 837 32 00 y Fax: 91 837 32 33.

Alternatively, he/she can go directly to the Experts Inspection Office of Agroseguro corresponding areas, according to the geographical area where the accident happens. The delivery of the Insurance Claim can be done either by hand, or by normal or urgent mail; and only if it is really urgent, can be done by fax. In any case, the insured must request acknowledgment of the Insurance Claim form.

In general, the deadline for submission in case of a disaster event in agricultural productions is 7 days from the day it was known. In the case of a 'disaster' event in insured animals, the deadline is 24 hours and should preferably be done by calling 900 90 04 20.

6. IF YOU HAVE A COMPLAINT, TO WHOM SHOULD YOU ADDRESS

In case of disagreement with the resolution adopted by the Customer Support service, you can address your claim to the Client Ombudsman, to the address

Apartado de Correos nº 2448 - 28080 Madrid

Fax: 91 837 32 26

Página Web: www.agroseguro.es

In case of disagreement with the resolution adopted by the Customer Support service, you can address your claim to the Client Ombudsman, to the address Apartado nº 2,194, 28080 Madrid, in the cases established in the Ombudsman Rules, available in the Agroseguro's offices.

7. TO WHOM CAN YOU REQUEST MORE INFORMATION?

The Ministry of Agriculture, Food and Environment, and the regional departments of agriculture of the Autonomous Communities, agricultural offices of delegations and sub-delegations of the Government, professional organizations, agricultural cooperatives and insurance companies can inform about the issues you are interested in, but remember that the policyholders are very close to you and are the first ones that can inform you, during the validity time of the policy.

You can also get information directly at ENESA office in 23 Miguel Ángel, Madrid or by phone: 91 347 50 01 or Fax: 91 347 50 46.

Besides, you will be able to request information or advice about the agricultural insurance system by e-mail:

seguro.agrario@magrama.es

IX. WEB DE LOS SEGUROS AGRARIOS

ENESA web page, <http://www.enesa.es>, has been designed in order to provide documented, accurate, accessible and intuitive information, despite the complexity

of agricultural insurance. Thus, within the stored information, we can distinguish different profiles according to users.

The "Main User" is the insured who, through the options listed below, will get all necessary information to choose the insurance according to his needs and circumstances:

The Option "Annual Program" includes all the rules governing each year the insurance lines, in two programs, the current and the previous, which means Program 2011 and 2012:

- Subscription Calendar
- Objectives
- Information per line: Insured Agenda
- Main new issues
- Basic Program legislation
- Subsidies – Criteria

Through the option "Queries" individualized information according to user selection can be got, so that you can get information about your farm, insurances in your farm location, or getting the amount subsidized on your policies in some specific years, currently, the years 2008, 2009, 2010 and 2011.

- **Insurable productions or yield productions.** It shows yield per insured in different insurance lines: almond, extensive arable crops, olive, collective for tomato in Canary Islands, and wine grape.
- **The insurance in your farm location.** This option allows the insured to know about dates of subscription, rates, prices, etc., in each line of the insurance according to the farm location.
- **Modulation.** The insured can know in advance through "Modulation", the modulation coefficient applies to subsidies under the Program.
- **IRPF.** (Income Tax). In order to facilitate the management of the insured with other de-

partments of the State Central Administrations, the Web page allows consulting, downloading and printing certificates for the submission of the Income taxation to the A.E.A.T. (Spanish Inland Revenue) corresponding to the subsidies received during the years 2008, 2009, 2010, 2011. This procedure is carried out through a security protocol established according to the specifications of the Data Protection Act.

The Policyholders inscribed in the Policyholder Register can use the web page to make arrangements with the Administration in a secure way, for example, the updating of their data in the Policyholder Register through the option "Queries", "About Policyholders", requiring a user name and password.

Likewise, all the users interested in the insurance sector can access freely to the following sections:

- **"Services menu"**: It is possible to know in detail all services developed by ENESA, while establishing a commitment to quality and improvement of those services. Farmers, stockmen and fish farmers would be able to provide suggestions in order to enrich the services.
- **"Legislation"**: It includes information of basic legislation applicable to the Agricultural Insurance System, as well as the latest specific standards for damage assessment. Supplemented by other legislation of interest.
- **"Information"**: Through this page you can get more information on the Agricultural Insurance System.
- **"Publications"**: Such as brochures, agricultural insurance news, books, promotion of insurance and finally the Virtual Library.
- **"Observatory of the agricultural insurances"**:
 - ⊙ Observatory of adverse climate phenomena.
 - ⊙ International observatory of the Agricultural Insurance.
 - ⊙ Indicators of early alert in damage by wild fauna.

It gives flexible information about the occurrence and other circumstances derived from the adverse climate

phenomena, for farmers and stockmen, with possibility of storing the data; as well as the casuistry of the agricultural insurances in the international scope, with the possibility of downloading information.

The Autonomous Communities are within this scope:

- **"Queries"**: The Autonomous Communities can get the most relevant information on the policies underwritten in the 2011 and 2012 Programs
- **"Statistics"**: They can access to the historical contract summary as a summary of current contracts.

Within the international scope, there are also specific accesses due to the importance given to the agricultural insurance:

- **"International Conference on Agricultural Insurance 2010"**.
- **"International Cooperation Projects"**.

Finally, the institutional users who are linked directly to the design and management of the agricultural insurances day by day, who have address accesses in a new option called "Institutional Meetings", section that contains the documentation for technical workshop groups, workshop on agricultural insurance quality observatory, ENESA General Commission and the Coordination Commission with the Autonomous Communities.



2012
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-  Seminarios Sectoriales
-  Proyectos de Cooperación Internacional
-  Noticias de Seguro Agrario
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-  Divulgación del Seguro
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Novedades

- ▲ Ampliación período de suscripción del seguro con coberturas crecientes para Explotaciones Frutícolas, comprendido en el plan anual de Seguros Agrarios Combinados de 2011
- ▲ Ampliación período de suscripción del seguro con coberturas crecientes para Explotaciones de Cultivos Forrajeros, comprendido en el Plan Anual de Seguros Agrarios Combinados de 2011
- ▲ Ampliación período de suscripción del seguro con coberturas crecientes para Explotaciones de Frutas y Hortalizas comprendido en el Plan Anual de Seguros Agrarios Combinados 2011
- ▲ Ampliación período de suscripción del seguro con coberturas crecientes para Explotaciones de Caqui y otros Frutales, comprendido en el Plan Anual de Seguros Agrarios Combinados de 2011
- ▲ Disponible información I.R.P.F. Ejercicio 2011 (AEAT)
- ▲ Publicado cuadro de Coaseguro año2012
- ▲ Aprobado el Plan de Seguros Agrarios Combinados para el ejercicio 2012
- ▲ Prorrogado el plazo de la contratación del seguro con coberturas crecientes en explotaciones vinícolas, hasta el 10 de enero de 2012
- ▲ Orden ARM/3460/2011, del seguro con coberturas crecientes para organizaciones de productores y cooperativas comprendido en el Plan 2012 de Seguros Agrarios Combinados
- ▲ Ampliación período de suscripción del Seguro con coberturas crecientes para Explotaciones de Cereza, comprendido en el Plan Anual de Seguros Agrarios Combinados de 2012



Agencia Estatal de Meteorología



Centro de Estudios Agrarios y Agropecuarios

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INFORMATION POINTS

Delegations and Offices of your Autonomous Community

Agricultural Offices of the Government Delegations and Sub-delegations

Agricultural Professional Organizations

Cooperatives

Insurance Agencies

Agroseguro

State Agency of Agricultural Insurances

ENESA

State Agency of Agricultural Insurances

C/Miguel Ángel, 23 - 5ª floor

28010 - Madrid

Tel.:91 347 50 01 - Fax: 91 308 54 46

To get more information:
seguro.agrario@magrama.es
www.enesa.es

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