

Crop Insurance

This cover is designed to protect farmers against loss resulting from perils such as hail, windstorm, fire & lightning.

What is covered:

Your crops including maize, sorghum, beans and horticulture are covered against:

- Fire
- Lightning
- Floods
- Windstorm
- Hail
- Uncontrollable pests & diseases
- (Frost: additional cover upon request)

The basis of determination of the sum insured for this insurance shall be as set out in the Schedule and the Cropping Plan.



Cropping Plan

Is an attachment forming part of the policy showing the insurance cover selected by the insured, the Field name or number, the Crop & variety planted, the respective area (in ha) planted, the sowing date, the emergence date, the average yield/ ha, the value per ton of harvested Crop and the sum insured of this Crop.

Feedlots Insurance

The policy covers the Insured livestock from death caused by:

- Fire
- Lightning
- Accident
- Illness

Special Extensions include:

- Explosion
- Accidental bloating
- Poisoning by plants, feeding, giving water or dipping to a maximum of 75% of sum insured.



Best Insurer of 2021



Best General Insurance Company Botswana



Service Excellence Awards



Global Banking and Finance 2021 Awards



Moody's Credit Rating



2021 Diamond Arrow Award (The Overall Insurance Company)

For more information contact us at:

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Agriculture Insurance



Are you into farming?



Making life better

Contact our office @ +267 3600 500
or visit www.bic.co.bw for more information.

A member of the BIHL Group

Are you into farming?

Running a farm is big business, so do not leave anything to chance.

We understand that farming represents a great portion of your livelihood and BIC's Livestock and Crop insurance will protect you against loss or damages that may arise pertaining their livestock and crops.

Livestock insurance protects your livestock (cattle, sheep and goats) against unexpected events and accidents. The farmer is at liberty to either insure all his herd or select the animals he wishes to insure if he does not want to insure the entire herd. This policy will also assist farmers to obtain finance from lending institutions to purchase more animals.

Our livestock insurance solutions:

Herd Select

What is covered; The herd select policy covers the entire herd (cattle, sheep and goats) against:

- All Risks Mortality (death occurring from disease or sickness and accident)
- Theft
- Transit



Herd Essential

What is covered; This cover is designed to protect the livestock a farmer selects to insure against:

- Death from Fire or Lightning
- Death from Fire, Lightning and Theft
- Death from Fire, Lightning, Accident including Humane Slaughter and Theft



Stud Animal

What is covered:
This cover is designed for ranch livestock kept by the Insured for breeding purposes only and provides cover against:

- Theft
- All Risks Mortality
- Impotence following Accidental Injury
- Gap cover following a Government Slaughter order.



Disclaimer: Contents of this brochure are summarised. Terms and conditions apply.