

## **GCOML / NAIC INSURANCE SCHEME - IHE NDI EWESIRI IMARA. ONYE BU NAIC?**

Obu otu ulo oni na akwado n'enyere ndi olu ubi na ndi na azu umuami ma. Obu ndi nzuko etite Nigeria nweya. Onwere ngalaba iri ato na isi na ime state nile na obodo Nigeria.

### **GINI KA NAIC / GCOML INSURANCE SCHEME BU MAKI YA?**

Atumatu a nke sitere na NAIC/GCOML bu nke n'obi eburu nsobu nkendi olu ubi na ndi na umu anu ohi. Ebum n'obi ya bu eweghachi ntukwasi obi nye ndi na alu olu izu umu amuru anu ugwo site n'ikwughachi ndi olu ubi umu anu ugwo ma oburu na ha nwere nfu n'ebe umu okuko ha no.

### **GINI KA ATUMATU AHU N'EKPUCHITA**

Atumatu ahu n'ekpuchita onwu nke umu okuko sitere n'ihe uberegide ma obu n'oria. Atumatua ahu kpuchitara umu okuko ndi n'eye akwa obunadi ogologo oge ndi olu ubin'mbu, okuko ndi na eye akwa n'hi ogologo oge nke olu.

Maka ndi nke na eyi akwa, ulu oru ahu n'ekpuchita karisia, site n'mgbe umu okuko ahu gbara otu ubochi wee me na onwa iri na abua.

Maka umu okuko nke n'adigheyi akwa ulu oru nke na enye aka n'ekpuchita ya site n'mgbe avuru ha malite na izu uka iri ma obu izuka iri n'abua.

### **IHE NDI ULO ORU AHU N'EKPUCHITAGH**

Onwu nke sitere n'aka onwe, site n'mbibi ma obo ikpachasi anya new miruaru ma obu,eleghara anya n'enyegh ogwu n'oge ya.

Nfu nke sitere n'aka ndi ori ihe ike nke puru ime ka ihe fuo ma obu ma obu site n'otutu,uzo n'apugh nfu ya, tenyere adigh ike nke ulu oru ahu, otuto ma obu ndi nke ewere n'olu.

Nfu nke sitere n'amagh ama, ma obu enyegh umu okuko ogwu maka onia, n'kwa eji ndi olu ahu ike n'etozugh oke n'oni igwo ogwu umu okuko.

Ejigh akwukwo ikeke igbu anu nke Government, ma obu ikeke igbu anu nke sitere n'iwu ndi ozo nke oha na eze obunadi mgbe umu okuko no naru sirike.

Onwu nke sitere n'ala oma jiji, ma obu agha, eri olulu na ibile wee inegjide.

Ike nke nuclear nke udi obula.

Oku

### **OLE OTU AGAESI NYE AKA NKE EGO MAKI NFU?**

Nkea ka aga emi site na ndabere omu ahia nke oru site n'oge onwu luputa onu nke aga enwe nkwerikota nay a zuaka ulu okuko.

### **USORO NKE EJI ETOZU OKE MAKI ATUMATU AHU.**

Umu okuko ahagh inogjide na nri nke vital.

Ahagh enwe ezigbo ulu di nuna.

Ahagh enwe umu okuko nke sitere n'ebe ana avu umu okuko di nina.

Umu okuko ahagh enwe nkwardo nkegosiri n'ha no n'ahu ike dimma site n'aka onye n'ahu maka anu ike umuokuko tozuru oke.

### **AKWUKWO NDI N'AHAGHI ENWEZU NKE GA EME KA ETOZUOKE MAKI ITI AKA N'OBi.**

Akwukwo maka ubochi umu okuko rutere n'ubi, Onu ogugu umu okuko rutere ubi na kwa onu ego umu okuko.

Aha ndi vuru umu okuko n'ebe esitere zuta ha.

Otu esi ere umu okuko na'kwa akwa ha.

Ndeputa nke ogwu mgbodi nile, ogbugba ogwu na ogwugwo nke enyere ha, na ubochi na kwa mbge ha zuru.

Ndeputa kwa ubochi bayere onwu, oria na idi nkpaghide.

Ndeputa nke oria n'efefe nke ulu osisi ma obu ulu igbe.

### **IHE AGA EME MGBE ORIA PUTARA/ONWU NKE UMU OKUKO BIARA.**

Aga ezigara ulu oru GCOML ozi, ndi nanochita anya ya tupu iri nkeji abau na ano, nkea ga esochi azu site na nikpesa mbu nke ezigara nye onye isi ndi na emeputa nri umu okuko ndi n'ejere ndi ahia ozi nke Grand Cereals & Oil Mills Ltd, KM 17, Zawan round about Bukuru, Jos - Plateau State.

Ahagh enwe nchoputa onwu na ndeputa sitere n'aka onye dibia umu amumanu amara nke oma.

Aga ese foto ozu umu okuko mgbe ha ka no n'ogige. Ozu umu okuko ndia aga achikota kwa ha ma se-ha foto ozo nke aga ese ha n'azu ulu ebe amazu ha.

Aga achikota kwa okpukpu ozu umu okuko ndia maka ndi isi oru NAIC maka nkwardo.

### **GINI GABU ONU OGUGU NFU, NKE GA EWETA ONU EGO AGA AKWU?**

Umu okuko kariri percent iri (10%) na onu ogugu ha.

Umu okuko na enyi akwa site na otu ubochi ruo izuka iri ise na abuo, karia percent iri (10%) nke onu ogugu ha, izuka iri ise na ato ruo izuka iri asa na abuo, karia percent (10%) nke onu ogugu ha.

Umu okuko anuru anu kariri iri percent (10%) na onu ogugu ha.

**Ebe obu na ulu oru a n'enye nkwardo odikaria nta ihe daka nari ano umu okuko, nkea na egosi na onwu umu okuko ruru ma obu karia iri ano ndi nke nwere akwukwo ndeputa mara mina ga eweta mkpesa nye ulu oru GCOML ma obu ndi oru NAIC.**

**Ebe aga kpotini:-**

**Yomi                    08037121618**

**Emmanuel           08034082868**

**Joseph                08035871937**



(L-R) Mrs. Tyem of Cinatem farm receiving her cheque for the loss of her birds, presenting is the MD GCOML, Mr. J.I.D Dada, GCOML Vet. Consultant, Mr. D. Mari and NAIC Mgr. Jos, Mr J. Gunat.

# GCOML / NAIC INSURANCE SCHEME

## WHAT YOU NEED TO KNOW.

### **WHO IS NAIC?**

It is an Agricultural Insurance Corporation

It is owned by the Federal Government of Nigeria

It has branches in all the 36 states of the federation

### **WHAT IS NAIC / GCOML INSURANCE SCHEME ALL ABOUT?**

The scheme through NAIC / GCOML intends to bear the risks of poultry farmers

It intends to restore confidence to poultry business by paying poultry farmers where there are losses of birds

### **WHAT DOES THE SCHEME COVER?**

The scheme covers death of bird resulting from accident or diseases

The scheme covers both layers and broilers; but primarily the layer birds because of the longer farming period

For layers, insurance coverage is preferably taken from day old to twelve (12) months

For broilers, insurance coverage is at day old stage to ten (10) or twelve (12) weeks

### **WHAT THE SCHEME DOES NOT COVER**

Deliberate death caused by self through malicious or willful injury or neglect or unskillful treatment.

Losses caused by theft, mysterious disappearance or other unaccountable shortage including infidelity of the insured (s) Grower (s) or employee of either..

Loss caused by improper and / or non vaccination of birds against diseases, and the usage of unqualified Veterinarian.

Government slaughter order or slaughter order from any other public authority even when the birds are in good health.

Death caused by earth quake, war, invasion, and rebellions.

Nuclear energy of any kind.

Fire

### **HOW WILL THE LOSS BE FINANCIALLY ASSESSED**

This shall be done the basis of the cost of product ion at the time of death worked out on the agreed sum (amount) insured of the poultry.

### **CONDITIONS TO QUALIFY FOR THE SCHEME**

Birds must be on Vital Feed

There must be good house keeping

Birds must be gotten from a reputable hatchery  
Birds must be certified of being in good health by a qualified Veterinarian

The farm must have a qualify veterinarian.

### **RECORDS THAT MUST BE AVAILABLE TO QUALIFY FOR COMPENSATION**

Record of date of arrival of birds on the farm

Number of chicks that arrived and cost of chicks

Name of hatchery from which birds were purchased

Sales of birds and eggs

Record of all vaccination, inoculation & treatment given with dates & duration

Daily records pertaining to death, disease and culling

Records of disinfection of shed and /or cages

### **WHAT TO DO WHEN DISEASE OUTBREAK /DEATH OF BIRDS OCCUR**

Report should be made to GCOML representatives within 24 hrs; this should be followed up with a formal report sent to the Veterinary Support Manager- Grand Cereals & Oil Mills Limited, Km 17, Zawan Round about Bukuru, Jos - Plateau State.

There must be a postmortem report by a certified veterinary doctor

Snapshot of the dead birds should be taken while still in the pen. The dead birds can subsequently be gathered with the picture taken again outside the farm.

Carcasses of all dead birds should be preserved for NAIC official's confirmation.

### **WHAT IS THE MINIMUM LOSS TO ATTRACT A CLAIM**

Broilers — Above 10% of total stock

Layers — Day old to 52 weeks, above 10% of total stock  
53 weeks to 72 weeks, above 10% of total stock

Breeding Birds — Above 10% of total stock

Since the company is insuring a minimum of 400 birds; this implies that a death toll (or accumulated death) of 40 birds backed-up with good record keeping will warrant reporting to GCOML /or NAIC

**Do you want GCOML / NAIC to insure your birds? Or are you having problems on your insured farm? Call:**

**Yomi - 08037121618**

**Emmanuel - 08034082868**

**Joseph - 08035871937**

# HAUSA

**GCOML / NAIC INSURANCE SCHEME - ABIN DA YA KAMATA KA SANI.**

**WA NENE NAIC?**

NAIC Kungiyar Inshora ce ta hadin kai domin yin tallafi ga harkar noma a kasa.

Gwamnatin Tarayya ta Nijeriya, ita keda mallakar wannan kamfani.

Naic tana da rassa a dukkan jihohin tarayyar Nijeriya talatin da shida (36).

**WAI SHIN MENENE MAKASUDIN NAIC / GCOML?**

Wannan kamfanin tare da hadin kan NAIC/GCOML, ya kudiri niyyar samara da tallafi ga harkar kiwon tsuntsayen gida.

Ya na da nufin karfafa wa manoman tsuntsayen gida ta wajen biyan su kudade a madadin tsuntsayen su da suka rasa, a yayin da irin hakan ya auku.

**ME WANNAN TALLAFI YA KUNSA?**

Tallafin ya shafi mutuwar tsuntsaye ta hanyar hanyar hatsari ko kuwa wanzuwar wasu annoba.

Tallafi ya shafi tsuntsayen da ake kiwonsu musamman don kwai (layers) da kuma wa danda ake kiwo domin nama (broilers). Amma kuma an fi bada fifiko ga tsuntsayen kwai sabo da lokaci mai tsawo da ake dauka wajen kiwon su.

Domin tsuntsayen kwai, tallafin akan fara shi new a 'yan kwana guda (day old) ne har zuwa 'yan watanni goma-sha-daya (12 months).

Idan kuwa tsuntsayen nama ne, tallafin yakan fara ne daga 'yan kwakwafi (watau pullet stage) Zuwa 'yan mako goma ko mako goma - sha- biyu (10 - 12weeks).

**ABUBUWAN DA WANNAN TALLAFI BAI SHAFI BA**

Mutuwar tsuntsaye ta hanyar ganganci, ko keta, ko kuntatawa, ko kuwa domin rashin kyakkyawar kula.

Batan tsuntsayen ta dallin sata, ko dai sakaci, ko rashin adalci daga wajen masu su, ko masu kula da su, ko wadanda aka dauka aiki domin hakan.

Mutuwar ko batan tsuntsayen ta hanyar rashin kula da yi masu allura Kan lokaci daiko kuma rashin yi masu allurer-riga-kafin cututtuka, ko kuwa amfani da likitocin dabbobi wadanda basu da kwarewa.

Idan gwamnati ta hukunta ciwa lallai a yanka ko a kasha wadan nan tsuntsaye, ko kuwa wata hukuma sananniya ce ta bayar da wannan doka, ko da kuwa tsuntsayen suna cikin cikakken lafiya.

Mutuwar da girgizar kasa, yaki, mamaya, ko kuwa tawaye ta haddasa.

Kowanne irin makamashin nukiliya (Watau Nuclear Energy).

Wuta ko gobara.

**TA YAYA TALLAFIN ZAI SAMU CIKIN KUDI?**

Wannan zai yiwu ne ta hanyar ussafa irin kudin da aka kashe wa tsuntsayen, ta wajen kiwon su Kan abinci, magunguna, da bias ga irin yarjejeniyar da aka kulla kan tallafin kudin da za'a iya bawa makwancin tsuntsayen, ko makiyayar tsuntsayen.

**KA IDOJIN DA ZA'A CIKA KAFIN A SAMU TALLAFIN**

Dole ne tsuntsayen su kasance akan abincin "Vital feed"

Dole ne wajen kiwon tsuntsayen (watau makwancinsu (I.e. poultry) ya Zama mai kyau.

Dole ne ya zamanto an samo wadan nan tsuntsaye daga sanannen makyankyasa.

Dole ne a samu shedar cewa tsuntsayen nan lafiya-lau suke, daga wajen wani kwararren likitan dabbobi.

Dole ne gonar ta kasance tana da nata kwararren likitan dabbobin.

**WADANSU MUTTIMMAN BAYANAI DA DOLE NE A SAMAR DA SU KAFIN A SAMU CIN MORIYAR TALLAFIN.**

Bayanin ranar da tsuntsayen suka shigo gonar.

Adadin tsuntsayen da suka shigo da kuma kudadensu.

Sunan makyankyasar da aka sayo tsuntsayen.

Sayar da tsuntsaye da kwai.

Bayanin dukkan rigakafi, allurai, magunguna da kula da aka yiwa tsuntsayen, cututtuka da zazabi na yau - da - kullum.

Bayani game da feshin keji da makwancin tsuntsayen don rigakafin cututtuka.

**ABIN YI IDAN ANNOBAR CUTA KO MUTUWAR TSUNTSAYE YA BULLO KAI.**

A yi kokari a sanar wa wakilan ofishin GCOML cikin sa'a ashirin-da-hudu (watau 24hours); Bayan haka kuma a aika da cikakkiyar takarda ta korafi kan wannan hali zuwa ga.

Veterinary Support Manager,	Grand
Cereals & Oil mills Ltd,	
KM 17, Zawan Round about,	
Bukuru, Jos, Plateau State.	

Dole ne a samu rahoto na musamman game da musababin mutuwar tsuntsaye daga wajen kwararren liktan dabbobi.

A danki hoto / hotunan matattum tsuntsayen cikin halin mutuwar su, sannan daga bisani a tattanasua waje daga gonar a sake daukan hotonsu.

Mushen duk matattun tsuntsayen, dole ne a tara su a wani waje na musamman domin jami'an NAIC su zo su tabbatar da hakan.

**MENENE MAFI KANKANCIN RASHIN TSUNTSAYEN DA MAI SU ZAI IYA NEMAN WANNAN TALLAFI?**

Tsuntsayen Nama (Broilers) –Sama da kashi goma (10%) na adadin Tsuntsayen.

Tsuntsayen kwai (Layers) —Yan kwana daya zuwa satti hamsin-da-biyu (I.e. Day old-52weeks) Sama da kashi goma (10%) na adadin tsuntsayen.

'Yan satti hamsin-da-uku (53weeks)— – Zuwa satti hamsin-da-uku (53weeks) Sama da kashi goma (10%) na adadin tsuntsayen.

'Yan Kwankyasa ————Sama da kashi goma (10%) na adadin tsuntsayen.

Tunda wannan kamfani yana daukan nanyin tallafin mafi kankanci adadin tsuntsaye kimanin darin hudu (400 birds), tare da kyakkyawan bayani, to ya dace kenan mu tabbata da cewa mun bayyana duk wani rahoto ko bayani zuwa ga GCOML NAIC.

**Ka na so GCOML da NAIC ta tallafa kajin ka ko kuwa ka na samun masaila a gonan kajin ka da mun rigaya mun tallafa?**

**To maza ka kira wannai lambobi:**

Yomi: 08037121618  
Emmanuel: 08034082868

Joseph: 08035871937

# YORUBA

**OHUN TI O NI LATI MO NI PA ETÒ ABÒ ADAYÉLÓFÒ GCOML ÀTI NAIC**

**KINI NAIC?**

òun ni àjo adáyelófò fùn àwon àgbè;
Ìjòba gbogbogbò nàìjíríà ní ò dá a silè;
Àjo yí ní èka kààkírí gbogbo ìpínìlè nàìjíríà.

**KINI ÈTÒ ABÒ NAIC/GCOML WÀ FÙN?**

Ètò yí wà láti Faragbá àdánú tí ò bá bàwón àgbè aládí?;
Eto yi tun wa lati fun awon agbe aladie ni ifokanbale nipa sisan owo fun won ti iseke ajakale arun ba kolu awon adie won.

**AWON ADANU WO NI ETO YI WA FUN?**

Adanu ti o jemo iku adie nipase ajakale arun tabi ijamba;
O wa fun awon adie ayeyinlaigun ati adie alasinpaje; nipataki julo awon adie ayeyinlaigun nitori won wa fun sisinpe;
Fun awon adie ayeyinlaigun, eto abo yi wa lati oromodie de osu mejila;
Fun awon adie alasinpaje, lati oromodie de osu mewa.

**AWON ADANU WO NI ETO YI KO WA FUN?**

Adanu afowofa tabi eyi ti o sele nitori aibikita agbe tabi nipa ise owo alainimo ise itoju adie;

Adanu ti o sele nipase ole jija,ijamba ti ko ni alaye to peye tabi nipase aisotito agbe tabi awon osise re;

Adanu ti o sele nipase aise tabi aito eto abere ajesara tabi nipa lilo dokita ti ko nimo ise itoju adie;

Adanu nipase ase lati owo ijoba tabi awon alase omiran wipe ki a pa gbogbo awon adie botile je wipe awon adie na wa ni alafia;

Adanu ti o sele nipase iji, ogun, aso tabi awon iseke miran ti a ko ni agbara le lori;

Adanu nipa ategun oloro.

Adanu ti o sele nipase ina.

**BAWO NI A SE NDAYE LE OFO NA?**

A ma ndaye le oye owo ti agbe ti na lori awon adie ni akoko ti adanu sele ati oju owo adayelofo ti a ti sar;

**KINI A NI LATI SE LATI LE KOPA NINU ETO ABO YI?**

Agbe ni lati maa lo ournje adie Vital fun adie won;
Agbe ni lati ni eto itoju adie ti o peye;
Oromodie ni lati je eyi ti o wa lati ile ipamodie to daju;
A ni lati gba idaniloju ti o peye lati owo dokita itoju adie wipe awon adie wa ni alaafia;
Agbe adie gbodo ni ogboju Dokita onitoju adie tin se abujoto oko na;

**AWON AKOSILE TI A GBODO NI NIPAMO KI A TO LE GBADUN ETO ABO YI**

Akosile ojo ti a gbe oromodie de oko;

Akosile oye oromodie ti a gbe wa ati oye ti a ra won;

Oruko ile ipamodie ti a ti ra won;

Akosile oye adie ati eyin adie ti a ti ta;

Akosile gbogbo abere ajesara ati ti itoju pelu akoko ti a fun won;

Akosile ojojumo oye adie ti o tiku, ati oye igba ti a pa awon adie alarun nitori ki won ma ba a koba awon iyoku;

Akosile oye igba ti a fin ile adie pelu oogun.

**KINI KI A SE TI AWON ADIE BA KU LOJIJI TABI TI IJAMBA ARUN AJAKALE BA BE SILE?**

A gbodo fi iroyin to ile ise GCOML leti laarin wakati merinlelogun ti iseke na sele; lehina akosile iseke yi gbodo de odo alabojuto eto iranlowo fun awon agbe aladie ni olu ile ise Grand Cereals & Oil Mills Limited ni KM 17, Zawan Roundabout Bukuru, Jos - Plateau State;

A ni lati gba akosile iwadi iku lati owo Dokita onitoju adie;

Ani lati ya aworan awon oku adie ninu ile adie ati ni gbangba ile adie;

A gbodo toju eran oku adie fun iyewo awon osise NAIC.

**OYE ADIE MELO NI O GBODO KU KI A TO LE GBADUN ETO ABO YI?**

Fun adie alasinpaje - ida mewa gbogbo adie towa loko;
Fun adie ayeyinlaigun (lati oromodie de olose mejilelaadota) - ida mewa gbogbo adie to wa loko. Amo fun awon ti olose metalelaadorin titi de mejilelaadota, ida mewa gbogbo adie towa loko;
Fun awon adie ayeyinpipa - ida mewa gbogbo adie towa loko.

Nitoripe ile ise wa seto fun awon oko ti won ni adie ti ko kere ju Irimwo lo, eyi jasi wipe ti iseke iku adie ogoji ba sele lojiji (tabi leyokookan) a gbodo fi to ile ise GCOML tabi NAIC leti niwon igbati a ba ni akosile to toju.

**Nje o fe kopa ninu eto abo adayelofo GCOML/NAIC yi, tabi o ko gbadun eyi ti o nkopa ninu re lowo? Jowo yara pe :**

Yomi - 08037121618

Emmanuel - 08034082868

Joseph - 08035871937



(L-R) Mrs. Khanoba of Spring farm being presented her cheque for the loss of her birds by the MD GCOML, Mr. J.I.D Dada, NAIC Mgr. Jos, Mr. J. Gumat, GCOML Vet. Consultant, Mr. D. Mari.