

99400389017000, 99400389017000

# Apply for funding for multi-risk insurance in agriculture

Heruntergeladen am 21.06.2025

<https://fimportal.de/xzufi-services/581230626/L100040>

| Modul                         | Sachverhalt                                               |
|-------------------------------|-----------------------------------------------------------|
| Leistungsschlüssel            | 99400389017000, 99400389017000                            |
| Leistungsbezeichnung I        | Apply for funding for multi-risk insurance in agriculture |
| Leistungsbezeichnung II       |                                                           |
| Typisierung                   | 4a - Land: Regelung und Vollzug                           |
| Quellredaktion                | Niedersachsen                                             |
| Freigabestatus Katalog        | unbestimmter Freigabestatus                               |
| Freigabestatus Bibliothek     | unbestimmter Freigabestatus                               |
| Begriffe im Kontext           |                                                           |
| Leistungstyp                  | Leistungsobjekt mit Verrichtung                           |
| Leistungsgruppierung          | Förderprogramme (400)                                     |
| Verrichtungskennung           | Bewilligung (017)                                         |
| SDG-Informationsbereich       | Zugang zu Finanzmitteln auf nationaler Ebene              |
| Lagen Portalverbund           | Finanzierung und Förderung (2060000)                      |
| Einheitlicher Ansprechpartner | Nein                                                      |

| Modul                      | Sachverhalt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| Fachlich freigegeben am    | 28.10.2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Fachlich freigegeben durch | Lower Saxony Ministry of Food, Agriculture and Consumer Protection                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Handlungsgrundlage         | <a href="https://voris.wolterskluwer-online.de/browse/document/cite/f4e8933d-fbb0-38e1-9026-9d9e3d09569e">https://voris.wolterskluwer-online.de/browse/document/cite/f4e8933d-fbb0-38e1-9026-9d9e3d09569e</a><br><a href="https://eur-lex.europa.eu/legal-content/de/TXT/?uri=CELEX%3A32021R2115">https://eur-lex.europa.eu/legal-content/de/TXT/?uri=CELEX%3A32021R2115</a><br><a href="https://voris.wolterskluwer-online.de/browse/document/cite/f4e8933d-fbb0-38e1-9026-9d9e3d09569e">https://voris.wolterskluwer-online.de/browse/document/cite/f4e8933d-fbb0-38e1-9026-9d9e3d09569e</a><br><a href="https://eur-lex.europa.eu/legal-content/de/TXT/?uri=CELEX%3A32021R2115">https://eur-lex.europa.eu/legal-content/de/TXT/?uri=CELEX%3A32021R2115</a> |
| Teaser                     | The promotion of multi-risk insurance is aimed at active farmers in NI, HB and HH. If you want to insure your agricultural crops against certain weather risks, you can apply for a subsidy.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Volltext                   | <p>Agricultural businesses can receive a subsidy for damage and/or index insurance for arable land and grassland in Lower Saxony, Bremen or Hamburg as well as for the cultivation of berries, pome and stone fruit, carrots and onions. Insurance can be taken out against storm, heavy rain, flooding, heavy frost and drought.</p> <p>Cover for hail can be part of the insurance, but is not subsidized.</p> <p>Single and multi-year insurance policies are eligible.</p>                                                                                                                                                                                                                                                                               |
| Erforderliche Unterlagen   | <ul style="list-style-type: none"> <li>• Application form</li> <li>• Master data sheet</li> <li>• General EU declarations</li> <li>• Consent to data exchange</li> <li>• Insurance offer</li> </ul> <a href="https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung">https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung</a><br><a href="https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung">https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung</a>                                                                                                                       |
| Voraussetzungen            | <ul style="list-style-type: none"> <li>• You must meet the requirements of the active business owner</li> <li>• Your place of business must be in Lower Saxony, Bremen or Hamburg</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## Modul

## Sachverhalt

- The insurance offer you submit must come from an insurance company that is listed for the funding measure
- You must take part in the prioritization process if you are participating in the measure for the first time
- You may only conclude the insurance contract after receiving the confirmation of approval
- You must submit a collective application for agricultural support (ANDI) in the year of application and during the approval period
- The insurance contract must include a deductible of 20 percentage points of the loss ratio or a maximum compensation of 80 percent of the sum insured
- You must insure at least 1 hectare of agricultural land per farm per year
- You must pay the sum insured annually

## Kosten

## Verfahrensablauf

- From March 15 to May 15 of each year, you submit the application for participation together with the attachments and an insurance offer
- After the application deadline, the Chamber of Agriculture of Lower Saxony will carry out the prioritization procedure
- You will receive a corresponding notification after completion of the procedure
- You can conclude your insurance contract once you have received the notification of approval
- From March 15 to May 15 of the following year, you can then apply for specific funding of up to 50 percent of the sum insured on the basis of the funding application.
- You will receive a notification of approval.
- You must submit this application annually if your insurance contract has been concluded for several years

## Bearbeitungsdauer

The confirmation notice is usually sent after approx. 3 months. The notification of approval is usually sent after approx. 3 months. The funding is usually paid out approx. 6 months after the funding application has been submitted.

## Frist

15.03.2025 - 15.05.2025  
The application period for the application for

| Modul                        | Sachverhalt                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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|                              | participation and for the funding application runs from March 15 to May 15 of each year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| weiterführende Informationen | <a href="https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung">https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung</a><br><a href="https://www.ml.niedersachsen.de/startseite/themen/landwirtschaft/agrarforderung/mehrgefahrenversicherung/mehrgefahrenversicherung-fur-landwirtschaftliche-kulturen-234615.html">https://www.ml.niedersachsen.de/startseite/themen/landwirtschaft/agrarforderung/mehrgefahrenversicherung/mehrgefahrenversicherung-fur-landwirtschaftliche-kulturen-234615.html</a><br><a href="https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung">https://www.agrarfoerderung-niedersachsen.de/agrarfoerderung/news/41663_Mehrgefahrenversicherung</a><br><a href="https://www.ml.niedersachsen.de/startseite/themen/landwirtschaft/agrarforderung/mehrgefahrenversicherung/mehrgefahrenversicherung-fur-landwirtschaftliche-kulturen-234615.html">https://www.ml.niedersachsen.de/startseite/themen/landwirtschaft/agrarforderung/mehrgefahrenversicherung/mehrgefahrenversicherung-fur-landwirtschaftliche-kulturen-234615.html</a> |
| Hinweise                     | <p>The application for participation must be submitted in the year before the start of the first harvest year to be insured.</p> <p>Funding is provided in the current EU funding period until 2029 at the latest.</p> <p>Consent to data exchange with the insurance companies is voluntary. However, it enables the insurance companies to provide the extensive data for the proof of use. Without this consent, the data must be provided by the company.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Rechtsbehelf                 | An appeal against the decisions can be lodged within one month with the competent licensing office of the Lower Saxony Chamber of Agriculture.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Kurztext                     | <ul style="list-style-type: none"> <li>• Promotion of multi-risk insurance in agriculture</li> <li>• Authorization</li> <li>• Eligible applicants are agricultural enterprises that meet the requirements of the active farmer</li> <li>• Strengthening operational risk provision</li> <li>• Serves to secure the liquidity and existence of agricultural enterprises</li> <li>• Promotion of climate-conscious farms</li> <li>• Responsible: Lower Saxony Chamber of Agriculture</li> <li>• If you have any further questions, please contact the relevant approval office of the Chamber of Agriculture</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Ansprechpunkt                | The competent licensing authority is the Lower Saxony                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| Modul             | Sachverhalt                                                                                                                          |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------|
|                   | Chamber of Agriculture                                                                                                               |
| Zuständige Stelle |                                                                                                                                      |
| Formulare         |                                                                                                                                      |
| Ursprungsportal   | Apply for funding for multi-risk insurance in agriculture, Förderung von Mehrgefahrenversicherungen in der Landwirtschaft beantragen |