

# 2020 Terms and Conditions

## Chickpea

These terms and conditions set out special conditions of chickpea insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail, and statement of insurance forms for specific premium and production guarantee information.

### Insurance Features:

- Chickpea insurance is only available in designated areas of the province. Maps indicating insurable Townships and Risk Zones are available at all Saskatchewan Crop Insurance Corporation (SCIC) customer service offices.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Insurance coverage is for losses in yield and crop quality.
- **A representative sample must be kept for SCIC's determination in the event of a claim.**
- Premium discounts and surcharges apply.
- An establishment benefit for **desi chickpeas, small seed kabuli chickpeas and large seed kabuli chickpeas** may be paid for chickpea crops which fail to adequately establish or which suffer damage before June 20.

### Agronomic Practices:

Producers are advised to consult with the *Saskatchewan Pulse Growers Pulse Production Manual* and the Saskatchewan Ministry of Agriculture Chickpea Fact Sheets including *Guidelines for Disease Scouting* and *Foliar Fungicide Applications for Ascochyta Blight in Chickpea in Saskatchewan* for detailed agronomic practices, including seed treatment, inoculation, seeding rate, soil temperature, weed and disease control, crop rotations, and other considerations. Documents can also be obtained by calling the Agriculture Knowledge Centre at 1-866-457-2377.

Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur.

Producers are advised of the following specific considerations:

- May 21 is the final seeding date for all chickpeas. Coverage may be denied where chickpeas are seeded too late in areas to reasonably expect them to reach maturity.
- Chickpeas, regardless of the type, should not be seeded more than once in four years on the same land. No insurance coverage for any type of loss will be accepted by SCIC on any acres where shorter rotations have been used.
- Chickpea varieties seeded should be recommended varieties. A copy of a seed test for germination and ascochyta completed within the last eight months must be provided upon request to your customer service office by April 30. The level of infection in the seed as it is ready to go in the ground (after cleaning and application of any seed treatment) must be less than or equal to three seeds per 1,000 (0.3 per cent), or one seed per 400. In cases where disease is apparent in the field and the seed test results are greater than 0.3 per cent, insurance coverage for any type of loss will be denied. A sample of your seed (treated if required) taken from the seed that went in the ground must be kept for claim purposes. Samples may be requested at seeding time.
- Seed treatment for pythium must be applied.
- The use of unregistered pesticides is not acceptable and can injure or delay maturity; therefore, the use of such products may jeopardize your insurance.
- Crops must be monitored at all growth stages and a foliar fungicide applied as required during the growing season. Claims will be reduced or denied if adequate disease prevention measures are not implemented.

*The Saskatchewan Crop Insurance Corporation is committed to developing a financially sound insurance package to meet the needs of chickpea producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all chickpea producers to discuss their needs and concerns with the Corporation.*

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