

# 2020 Terms and Conditions

## Timothy Hay

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), Saskatchewan timothy hay producers, Canadian Hay Association, Irrigation Crop Diversification Corporation, Saskatchewan Ministry of Agriculture, and Agriculture and Agri-Food Canada.

These terms and conditions set out special conditions of timothy hay 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 brochure and/or statement of insurance for specific premium and production guarantee information.

### Insurance Features:

- Timothy hay insurance is only available for irrigated pure timothy hay stands intended for export from designated areas of the province. Maps indicating insurable townships are available at all SCIC customer service offices.
- Insurance is provided for yield loss below the production guarantee and quality loss below the Choice grade.
- Quality compensation will only be provided for downgrading factors caused by an insurable peril, ex. excessive rain.
- Premium discounts and surcharges do not apply.

### Agronomic Practices:

Producers are advised to consult the *Timothy Production Handbook* for detailed agronomic practices.

Failure to follow the terms and conditions and recommended practices may result in the reduction or denial of any claim. Producers are advised to adhere to the following requirements:

- To be eligible for two-cut coverage, a minimum of 90 pounds per acre of available nitrogen is required. If there is less available nitrogen, only one-cut coverage will be provided.
- Adequate irrigation is required.
- Quality compensation will be reduced if contamination from weeds, mold, earth tag or foreign material occurs.

### Crop Reporting and Access to Fields:

- Producers will be required to submit a copy of their field management handbook.
- Producers will be required to grant reasonable access to fields and production to allow SCIC to monitor crop progress, obtain core samples and complete inspections.
- Producers will be required to notify the customer service office if production problems are encountered, including harvest delays due to inclement weather.
- Producers will be required to provide a representative bale weight for each lot by a method agreed upon by SCIC.

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

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