

# 2020 Terms and Conditions

## Vegetable

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Vegetable Growers Association, Saskatchewan Ministry of Agriculture, University of Saskatchewan, Canada-Saskatchewan Irrigation Diversification Centre, Agriculture and Agri-Food Canada and individual vegetable producers.

These terms and conditions set out special conditions of vegetable 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 insurance information.

### Insurance Features:

- Insurance is an acreage loss program and does not offer a production guarantee.
- Vegetable insurance is available for irrigated, including drip irrigation, crops only.
- A minimum of 1 acre of total vegetables is required for insurance.
- Insurance is available at the base value per acre for each basket less a 10 per cent acreage deductible in the event of a claim.
- Insurance is based on six baskets of crops:
  - Basket 1: brussel sprouts, cauliflower, carrots
  - Basket 2: onions, rutabagas, beets, parsnip, radish, sweet corn and potatoes (less than five acres).
  - Basket 3: cucumbers, pumpkins, summer squash, winter squash, zucchini, asparagus
  - Basket 4: peas, beans
  - Basket 5: broccoli, cabbage
  - Basket 6: garlic – fall seeded
- Premium discounts and surcharges do not apply.
- Claims are paid on acres or percentage of acres lost and only if the producer destroys those damaged acres or partial acres.
- Field inspections by SCIC must be completed prior to any damaged acres or partial acres being destroyed.
- Stages of loss will be used for establishment where the liability would be equal to 35 per cent of the total liability and will continue until June 20.
- Varieties must be adapted to the areas in which they are grown and the site must be suitable for the crop/crops insured.
- Insurance extends until harvest begins or the fall cutoff date for the insured crop, whichever is first.
- Fall cut off dates:
  - Basket 1: cauliflower, carrots Oct 15; brussel sprouts Oct 30
  - Basket 2: sweet corn Sept 20 onions, potatoes (less than five acres) Oct 1; beets, radish, rutabagas, parsnip Oct 30
  - Basket 3: cucumbers Sept 15; summer squash, zucchini Sept 25; pumpkins, winter squash Oct 1
  - Basket 4: peas Aug 15; beans Sept 10
  - Basket 5: broccoli Oct 15; cabbage Oct. 20
  - Basket 6: garlic Sept 15

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Agronomic Practices:

Producers are advised to follow recommended agronomic practices, including seed treatment, crop rotations, recommended seeding and harvest dates, field management (including spray schedule), and other considerations.

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- The seeding dates for insurance are:
  - Basket 1: May 1 – June 10
  - Basket 2: May 1 – June 15
  - Basket 3: May 15 – June 15
  - Basket 4: May 1 – June 15
  - Basket 5: May 1 – June 15
  - Basket 6: fall seeded garlic – October 25
  
- Industry recommended row spacing should be followed.

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

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