

CropInsurance 2021 Terms and Conditions Commercial Vegetable Pilot Program

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

These terms and conditions set out special conditions of commercial 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:

- Commercial Vegetable insurance is available for a minimum of 8 acres of **commercial pumpkins**, and for a minimum of 8 acres of **commercial cabbage**. All acres must be insured.
- Insurance value is determined per plant, and total coverage per acre is based on the individual plant density (seeding rate and row spacing).
- Commercial Vegetable insurance is available for irrigated, including drip irrigation, crops only.
- Insurance coverage is based per plant less the deductible of 30 per cent in the event of a claim.
- Claims are paid on a per plant coverage basis. Field inspections by SCIC must be completed to determine the plant will not produce a marketable fruit.
- Premium discounts and surcharges do not apply in the pilot year.
- 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.
- Insurance coverage applies in stages as the crop progresses from planting to harvest. Coverage does not include losses while in storage.
- Varieties must be adapted to the areas in which they are grown, and the site must be suitable for the crop/crops insured.
- If a producer endorses the commercial pumpkins or commercial cabbage individual unit, that takes precedence over the Basket program. If they were to endorse commercial pumpkins for example and still have basket 3, the pumpkins are insured under commercial and everything else is in the basket program. If they have less than 8 acres and have the basket endorsed as well, it will default to the Basket program.
- Insurance extends until harvest begins or the fall cut-off date for the insured crop, whichever is first.
- Fall cut-off dates:
commercial pumpkins October 1
commercial cabbage October 20

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.

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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:
commercial pumpkins: direct seeding May 15 – June 15; transplant June 1 - June 20
commercial cabbage: direct seeding May 1 – June 15; transplant May 15 – June 20
- Industry recommended row spacing and seeding rate should be followed.

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

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