

# 2021 Terms and Conditions

## Fruit Trees

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Fruit Growers Association and the Saskatchewan Ministry of Agriculture.

These terms and conditions set out special conditions of saskatoon berry, dwarf sour cherry, and haskap 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 for the loss of trees only and does not offer a production or quality guarantee.
- Fruit establishment insurance (1 to 3-year-old plantings) or fruit replacement insurance (4 to 6-year-old established plants) is only available for:
  - officially named saskatoon berry cultivars that are *Amelanchier alnifolia* and related hybrids;
  - dwarf sour cherry cultivars officially released by the University of Saskatchewan's Fruit Breeding and Research Program;
  - "haskap" (*Lonicera caerulea*) cultivars from the University of Saskatchewan's Fruit Breeding and Research Program, or varieties completely derived from parentage known to be hardy under Saskatchewan conditions.
- Insurance is available for fruit growers with a minimum of one acre dedicated to commercial fruit production.
- Premium discounts and surcharges do not apply.
- Fruit tree insurance is available for irrigated, including drip irrigation, plants only.
- Establishment or replacement insurance is available at the base value per tree less a 10 per cent deductible in the event of a claim.
- Claims are paid only if the producer removes the damaged trees.
- Field inspections by SCIC must be completed prior to any damaged trees being removed.
- Ensure all plants are in their first, second, or third year of growth for "Fruit Establishment Insurance", and provide an orchard plot plan to SCIC; or that all the plants are in their fourth, fifth, or sixth year of development to qualify for "Fruit Replacement Insurance", and provide an orchard plot plan for the 4,5, 6 year old plants to SCIC.
- Transplant your plants on or before June 20<sup>th</sup> for fruit establishment insurance.

### Agronomic Practices:

Producers are advised to follow current and recommended agronomic practices for fruit production in Saskatchewan, and to consult with the Saskatchewan Ministry of Agriculture's Fruit Crop Specialist.

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:

- Ensure all aspects of the growing site are suitable for fruit production.

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- Ensure planting occurs when spring and early summer conditions allow for reasonable soil cultivation (where soil texture will allow the plant's root mass to be completely in contact and covered with loose soil) and before June 20; or in the case of fall plantings, plants must have been transplanted between August 15 and October 10 of the previous crop year to be eligible for insurance.
- Follow recommended practices to promote plant health, including the use of registered: insecticides, herbicides, fungicides, and fertilizers.
- Insurance will not cover damages from herbicide spray, or woolly elm aphids, as producers must use registered insecticides.
- Insurance will not cover wildlife damage. Coverage is provided through the Wildlife Damage Compensation Program.

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

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