

# 2021 Terms and Conditions

## Grain Corn

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and grain corn producers.

These terms and conditions set out special conditions of grain corn 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:

- Grain corn insurance is only available in designated areas of the province. Maps indicating insurable townships and risk zones are available at all SCIC customer service offices or on online at [www.scic.ca](http://www.scic.ca). There are two insurable risk zones in the province.
- Grain corn varieties eligible for insurance are varieties of 2300 corn heat units (CHU) or lower for risk zone 1 and varieties of 2100 CHU's or lower for risk zone 2.
- Grain corn acres seeded to CHU varieties higher than required for each zone will not be eligible for insurance.
- Insurance is for certified **hybrid** corn grown for grain production, **not** including open pollinated corn.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using the area average yield within each risk zone, with no distinction for soil class or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- An establishment benefit may be paid for grain corn crops which fail to adequately establish or suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible.

### Agronomic Practices:

Producers are advised to follow current and recommended agronomic practices for grain corn production.

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 deadline for both risk zones is May 30 in order for the grain corn to receive sufficient CHU's to reach maturity. Liability will not be accepted for crops seeded beyond this date.
- Seeding must be into a warm seedbed (soil temperature > 8°C) for timely emergence.
- Row crop planters guarantee more even cob development and maturity.
- Most varieties for grain corn are glyphosate resistant. Weed problems due to glyphosate resistance (volunteer RR canola, RR-resistant weeds) must be managed.
- Weed control and fertility management are critical to successful grain corn production. Claims will be reduced or denied if weed control and fertility requirements are inadequate.
- If a producer changes their harvest intentions (to silage or grazing), the producer must contact SCIC to register a claim and have the crop inspected prior to putting the crop to an alternate use.

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

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