

2021 Terms and Conditions

Hemp Grain

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 hemp producers.

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

- Insurance is available for hemp grain crops grown in all parts of the province.
- Hemp regulations and licenses are administered by Health Canada. Producers must adhere to the Health Canada regulations to be eligible for insurance.
- Hemp THC levels must be less than 0.3 per cent. A loss of production with THC levels above 0.3 per cent will be an uninsurable cause of loss.
- As required by Health Canada, certified seed must be used; bin-run seed is prohibited and therefore ineligible for insurance. An annual list of approved cultivars is updated each year and is available from Health Canada or seed retailers.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield, 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 hemp grain 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.
- Insurable varieties of hemp are those that are, in the opinion of SCIC, suitable for the local growing conditions in the region of Saskatchewan in which they are to be grown.

Agronomic Practices:

Producers are advised to follow current and recommended agronomic practices for hemp grain 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 hemp grain insurance is June 10.** Liability will not be accepted for crops seeded beyond this date.
- Avoid seeding into cold soils (soil temperature above 6°C - 8°C) for uniform and timely emergence. If the crop is seeded too early, spring frost is not an insurable cause of loss. Coverage may be denied where crops are seeded too late to reasonably expect them to reach maturity.
- Fertility requirements are equal to high yielding spring wheat. Claims will be reduced or denied if fertility is inadequate.
- Pre-seed weed control is important in establishing a good stand. Pre-seed burn-off or tillage would allow hemp plants to become established before most weeds emerge. If weed pressure is a cause of loss and no method of weed control was implemented, claims may be reduced or denied.

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- If the cause of loss could have been prevented with conventional management practices (i.e. is due to an organic regime) an Uninsured Cause of Loss (UCL) penalty will be applied accordingly.

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