

# 2021 Terms and Conditions

## Potato

These terms and conditions set out special conditions of potato 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:

- Potato insurance is available for dry land and irrigated acres.
- **Insurance is not available for organic potato crops.**
- A minimum of **five acres** in one plot is required to be eligible for insurance and all acres must be insured.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Two separate prices are offered – one for seed potatoes and one for table potatoes.
- Seed and table potatoes will be offset for claim purposes.
- Storage facilities (not previously measured) will be diagrammed and pre-measured by SCIC after June 30 but prior to harvest. Producers are required to inform SCIC of any new storage facilities.
- Insurance coverage applies in stages as the crop progresses from planting to harvest. Coverage does not include losses while in storage.
- **Coverage includes losses due to hollow heart, growth cracks, insect infestation and most plant diseases. Bacterial ring rot is not an insurable cause of loss. Customers must monitor their crops throughout the growing season and make every effort to protect the crop until harvested.**
- If insured seed potato acres fail to meet certification requirements, the production guarantee on those acres will be adjusted based on the table potato value compared to the seed crop value (maximum up to Elite II, G4).
- Filing date for claims is:
  1. Post-harvest claims within five days of completion of harvest.
  2. Final date to assess field-related frost problems in storage is November 15.
- Insurance coverage cut-off date is November 15. There is no additional coverage for field related frost problems, in storage, past the coverage cut-off date.
- Maximum allowable dockage deduction for mechanical damage is two per cent.

### Agronomic Practices:

Producers are advised to follow recommended agronomic practices, including certified seed, seed treatment, crop rotations, recommended seeding and harvest dates, field management - including spray schedule, storage management, 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:

- To be eligible for insurance certified seed must be used. Producers must keep seed tags for SCIC to verify certification.
- The final planting date to be insured for table potatoes is June 10 and June 15 for seed potatoes.

... 2

- The recommended row spacing should be between 86 cm and 102 cm. Larger row spacing may reduce insured acres.
- Potatoes should not be seeded more than once in three years on the same land. Losses due to shorter rotations (disease) will be reduced or denied.
- The recommended final harvest date for potatoes is **October 1**.
- The customer must take representative samples during harvest, 20 lbs for each 20 acres, with a minimum of four samples per field, and store these samples with the corresponding production.

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

01/21