

# Vegetable Acreage Loss Insurance Program 2020

Saskatchewan Crop Insurance Corporation is committed to working with producers and industry to develop and deliver insurance products and services to a diverse marketplace.

The Vegetable Acreage Loss Insurance Program is the result of the Saskatchewan Crop Insurance Corporation's (SCIC) work with industry to deliver a risk management program that will assist producers when natural disasters impact vegetable growers in Saskatchewan.

## ***APPLYING FOR INSURANCE***

All Crop Insurance customers are required to complete an application for insurance. Crop Insurance regulations require eligible producers to demonstrate legal, financial and operational independence from all other producers.

To obtain a contract of insurance, visit a customer service office to complete an application for insurance before March 31. SCIC reserves the right to review any contract to ensure compliance with eligibility requirements. Where concerns are identified, the contract holder will be advised of these requirements in order to maintain their contract in future years.

## ***ELIGIBILITY***

The Vegetable Insurance Program provides risk management for the vegetable growers and market gardens in Saskatchewan. Insurance is an acreage loss/crop loss program and does not offer a production guarantee.

## ***PROGRAM INFORMATION***

Vegetable producers insure their acres at the base value per acre, less a 10 per cent deductible in the event of a claim. Indemnities are paid for acres damaged to the extent that the farmer agrees to destroy those acres. The producer is insured until harvest begins or until the fall cut-off date for the insured crop, whichever date is first.

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. Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur.

Insurance is currently offered based on six baskets of crops. The base value per acre is calculated using the combination of crops in the basket and the input values for each basket based on vegetable production survey data as well as industry specialists.

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. Varieties must be adapted to the areas in which they are grown and the site must be suitable for the crop/crops insured.

Insurance features and agronomic practices are included in the Terms and Conditions received following insurance selection.

Vegetable Baskets		Base Value	Producer Premium per acre
Basket 1	Brussel Sprouts, Cauliflower, Carrots	\$3,500	\$87.50
Basket 2	Onions, Rutabagas, Beets, Parsnip, Radish, Sweet Corn and Potatoes (less than five acres)	\$2,800	\$120.40
Basket 3	Cucumbers, Pumpkins, Summer Squash, Winter Squash, Zucchini, Asparagus	\$3,400	\$200.60
Basket 4	Peas, Beans (green & yellow)	\$1,700	\$76.50
Basket 5	Broccoli, Cabbage	\$3,400	\$78.62
Basket 6	Garlic - fall seeded	\$5,000	\$173.96

Fall Cut-off Dates		
Basket 1	Cauliflower, Carrots	Oct. 15
	Brussels Sprouts	Oct. 30
Basket 2	Sweet Corn	Sept. 20
	Onions, Potatoes (less than five acres)	Oct. 1
	Beets, Radish, Rutabagas, Parsnip	Oct. 30
Basket 3	Cucumbers	Sept. 15
	Summer Squash, Zucchini	Sept. 25
	Pumpkins, Winter Squash	Oct. 1
Basket 4	Peas	Aug. 15
	Beans	Sept. 10
Basket 5	Broccoli	Oct. 15
	Cabbage	Oct. 20
Basket 6	Garlic	Sept. 15





Seeding Dates for Insurance		
Basket 1	Direct Seeding	May 1 – June 10
	Transplant	May 15 – June 20
Basket 2		May 1 – June 15
Basket 3	Direct Seeding	May 15 – June 15
	Transplant	June 1 – June 20
Basket 4		May 1 – June 15
Basket 5	Direct Seeding	May 1 - June 15
	Transplant	May 15 - June 20
Basket 6	Fall Seeded Garlic	October 25

**YOUR CLAIM**

If you are in a claim situation, please contact your customer service office immediately. Claims are paid only if the producer destroys the damaged acres. SCIC must inspect acres prior to being destroyed. The producer is insured until harvest begins or until the final coverage date for the insured crop, whichever date is first.

Indemnity payments can be deferred up to one year following your claim inspection date. If you wish to defer your claim, you must tell your adjuster before the cheque is issued.

**PAYING THE PREMIUM**

Your premium is due as soon as you receive your Statement of Insurance. However, your 2020 premium is interest-free until September 30, 2020. Interest will start to accrue October 1. If the account is paid by October 31, no interest will be charged. After October 31, interest will be charged at the beginning of each month until the account is paid in full.

Any contract with outstanding premiums not paid or not having payment arrangements made by the March 31, 2021, deadline will not be eligible for coverage in 2021.

Account payments can be made at any chartered bank or credit union in Saskatchewan, at any SCIC customer service office, or by cheque mailed and payable to: Saskatchewan Crop Insurance Corporation, PO Box 3000, Melville, SK S0A 2P0.

Office Hours: 8:00 a.m. to 5:00 p.m.  
Closed weekends and statutory holidays

Saskatchewan Crop Insurance Corporation Head Office  
484 Prince William Drive, PO Box 3000  
Melville, SK S0A 2P0

Call toll-free 1-888-935-0000  
[www.scic.ca](http://www.scic.ca)  
[customer.service@scic.ca](mailto:customer.service@scic.ca)

*Ce livret est aussi disponible en français.*

**Deadline: March 31, 2020**