

# 2021 Terms and Conditions

## Weather-Based Programs

The Forage Rainfall Insurance Program, the Corn Rainfall Insurance Program and the Corn Heat Unit Insurance Program were introduced to provide producers with options to tailor their coverage to their operation and expand on limited coverage options for non-traditional crops.

### Insurance Features:

- The weather variables determined at the weather station are the basis for weather-related claim payments.
- Even though precipitation and frost can vary greatly over relatively short distances, the weather station is the only point from which weather data is determined and on which claim payments are based.
- The Forage Rainfall Insurance Program includes coverage for spot-loss fire. An inspection is required to assess the fire damage.
- The weather stations are owned and operated by a third-party provider. Note: Other weather stations may also be located near a weather station utilized by the weather-based programs; however, only the data from the weather-based program station is used to calculate payments.
- **The intent of contracting third-party suppliers is to ensure that SCIC has no direct influence over the collection or handling of weather data.** Final values received from our third-party suppliers have never been adjusted by SCIC and therefore do not favour either the Corporation or its customers.
- Raw data from the third-party providers undergo a quality assurance/quality control (QA/QC) process before being submitted to SCIC. This process is performed by a third-party and is reviewed and approved by an accredited meteorologist.
- The primary quality assurance measure for precipitation is the use of dual precipitation gauges and data loggers at each site. This virtually eliminates missing values and therefore, the need to estimate values to complete the dataset.

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