

Cause of Loss

INSTRUCTIONAL GUIDE

The following questions are points to consider and may be included on the Supplementary Report form. They are intended to be a guide to help the adjuster determine the causes of loss:

Diseases

- Were pictures taken to support the decision?
- What is the type of disease?
- What control measures were taken?
- Was fungicide used and how was that determined?
- How was it applied?
- At what stage?
- If no control methods were taken, why not?
- Was crop rotation a cause of the loss and how was this determined?
- Are there other fields in the area with the same disease? Were they inspected?
- What are the yields of the surrounding fields?
- Were plant samples taken? If no, why not?

Drought

- Were pictures taken to support the decision?
- How much rainfall did the customer receive and is this comparable to surrounding fields?
- When did they receive the rainfall?
- What are the general growing conditions in the area?

Establishment

- Were pictures taken to support the decision?
- What is the variety of seed?
- What was the seeding date, rate and depth? How was this determined?
- What was the seedbed preparation and how was this determined?

- What was the seeding method?
- Where did the seed come from? Was there a receipt?
- Was there a germination test done? What was the result?
- Was the seed pedigreed/certified?
- What herbicide/fungicide/pesticide was used? How was this determined?
- Was the crop fertilized? What was the rate, method, formulation?
- Was there evidence of seed?
- What is the area like?
- Was a sample of seed taken? Why or why not?

Excess Moisture

- Were pictures taken to support the decision?
- Was the land wet from spring runoff or excess rain? How was this determined?
- Was all the land in a condition to be seeded? Was the land inspected to determine this?
- What is the general area like?
- What is the immediate surrounding area like?

Frost

- Were pictures taken to support the decision?
- What was the date the crop was seeded?
- What was the date of frost?
- Are the surrounding crops affected? How was this determined?
- Are the plants on the headland/ditch affected? How was this determined?
- What was the stage of the crop when the frost occurred?

GPS

- Were pictures taken to support the decision?
- What was the reason to measure by GPS (audit or a request from the CSO)?
- Was an explanation provided for the reason to the customer? What was the customer's response?
- Are acres accurate?

Insects

- Were pictures taken to support the decision?
- What is the surrounding field, pasture, crop, type?
- What insect is present?
- What is the date the insects were noticed?
- Where did they come from?
- What control measures were used?
- What were the chemicals used and the rate and date applied?
- Were all the acres sprayed? How was that determined?
- Was there an opportunity to control the insects? Please explain.
- What was the reason for not spraying?
- Did they contact a custom sprayer company and what was the response?
- Was it economically viable to spray? What was the expected yield before the insect damage?
- Did the neighbours spray and was that confirmed? Please explain.
- What is the yield of the surrounding crops?

Post-harvest

- Were pictures taken to support the decision?
- Was production stored elsewhere? If so, where?
- Is there a landlord or crop share? If so, with whom?
- Were all acres harvested? How was this determined?
- Was stored grain the same as declared?
- Was all the land of this crop insured by the customer and was the land inspected?
- Does the harvested production match the average listed on the Inspection Report Proof of Loss form? If no, why?
- Are there immeasurable piles?

Seeded Acreage Report (SAR)

- Were pictures taken to support the decision?
- What is the reason for the amendment?
- Is liability changing?
- Were appraisals completed? Why or why not?
- Is summerfallow being denied? Why or why not?

Stacked Forage

- Were pictures taken to support the decision?
- Was a date of damage determined?
- Was the customer informed that the loss was only compensated after inspection?
- What preventative measures were taken? What monitoring is the customer doing?
- Is the bale yard on an occupied farm site?

Tame Hay/Greenfeed

- Were pictures taken to support the decision?
- Were acres grazed, cut for silage, baled or combined? If so, how was the production determined?
- Was production mixed with other producers and who are the other producers?
- Were exclosures placed in field? If so, by whom and were they representative?
- Were clippings taken? Why or why not?
- Was production mixed, alfalfa, alfalfa/grass, etc.?

Weed Control and Fertilizer

- Were pictures taken to support the decision?
- What types of weeds are present?
- What method of weed control was used? How was that determined?
- What chemicals were used and were they verified?
- Why was the method not effective?
- Was there a second flush of weeds? At what stage was the weed infestation verified?
- Was the crop fertilized? What was the rate, application method, formulation?

Wildlife

- Were pictures taken to support the decision?
- Is this an establishment situation?
- What is the seeding date and stage of crop?
- Are all acres damaged?
- What is the production loss?
- Were the acres inspected before harvest?
- Is excreta an issue and on what acres? Was contaminated production mixed with uncontaminated production?
- What grade is the crop?
- Is there excreta present?
- Was there an inspection in the field?
- Are there bushels contaminated?
- Provide a list of buyers who rejected the grain.
- What is the cleaning cost? Is there an invoice and what was the date it was cleaned?
- How were the screenings disposed of?