



# Unseeded Acreage and Reseeding Benefits (grain and oilseed plans)

## Feature Sheet

*Production Insurance for grains and oilseeds provides coverage from planting to harvest. This feature sheet focuses on the coverage available when issues arise at planting.*

### Assurance during planting

Perfect conditions to plant and establish a crop are never guaranteed. No matter how well you plan, challenging weather, pests and disease can interfere. Each year brings its own challenges. For example, too much rain can damage a crop before it emerges or even prevent you from planting at all.

These challenges cost you money.

Production Insurance can help cover those unplanned costs. The program includes built-in benefits for eligible producers to cover different situations you could face during the planting season.

### Planting scenarios – coverage at a glance

| If you...  | You are eligible for...  |                   |                     |
|--|--------------------------|-------------------|---------------------|
|  | Unseeded acreage benefit | Reseeding benefit | Yield loss coverage |
| Are unable to plant  | ✓                        |                   |                     |
| Replant the same crop by the final planting date                     |                          | ✓                 | ✓                   |
| Replant a different insurable crop by the final planting date        |                          | ✓                 | ✓                   |
| Replant after the final planting date or replant an uninsurable crop |                          | ✓                 |                     |
| Maintain crop to harvest   |                          |                   | ✓                   |

## The unseeded acreage benefit (USAB)

- Helps offset the financial burden when you can't plant because of something like excessive rainfall
- Designed to cover fixed costs and land maintenance
- Covers all insured perils, except drought
- Reflects your own historical yields

### How to make a USAB claim

1. Report inability to plant to Agricorp by June 15.
  - ▶ Keep any documents, records or photographs that may be helpful for our claim assessment.
2. An Agricorp adjuster will contact you within 48 hours to start an assessment. The adjuster may assess the following over the phone or in person:
  - If it's the right time to make a final decision on planting
  - The use of good farm management practices, including having and following a reasonable plan for crop management
  - What peril prevented you from planting
  - Planting conditions in your area
3. Report your final planted acres to Agricorp by June 30.

To qualify for USAB, you must insure all grain and oilseed acres. Call Agricorp by May 1 to enrol or update crop details.



After you report your damage, an adjuster will contact you within 48 hours to start an assessment.

### How payments work

USAB payments are:

- Processed after you report final acres and pay premiums
- Based on the average farm yield of your dominant crop
  - ▶ Each year as you renew your coverage, you can choose to update your dominant crop or keep the same crop as the previous year. Your dominant crop is listed in your renewal package.
- Based on one third of your 10-year average farm yield (AFY)
- Subject to a deductible. One of the following deductibles will be applied:
  - For tilled land – the deductible equals one per cent of, or three acres of, land still unseeded (whichever is greater).
  - For untilled land – the deductible equals three per cent of, or six acres of, land still unseeded (whichever is greater).
- Subject to a premium of \$1 per unseeded acre.
  - ▶ You pay your USAB premium and receive your USAB payment all at once.

*USAB payment = USAB benefit × 1/3 AFY × (unseeded acres – deductible) – (\$1 × unseeded acres)*

#### Example:

Joe Smith was unable to plant 100 acres on his tilled land. He selected corn as his dominant crop and his USAB benefit is \$4. Joe's AFY is 165 bushels/acre.

$$\begin{aligned}\text{USAB payment} &= \$4 \times (1/3 \times 165) \times (100 - 3) - (\$1 \times 100) \\ &= \$4 \times 55 \times 97 - \$100 \\ &= \$21,240\end{aligned}$$

### More questions? We are here to help.

For more program information, including rates and dates, see page 3.



## The reseeding benefit

- Gives you options to optimize your yield
- Helps cover costs of replanting some or all crops that experience damage, such as poor emergence or thin plant populations
- Covers all insured perils, including drought, insect and disease
- Reflects the average costs of seed, tillage and planting

### How to make a reseeding claim

1. As soon as you see damage, report it to Agricorp **and** contact any third-party consultants you may need to work with, such as certified crop advisors, seed dealers or professional pest advisors.
2. An Agricorp adjuster will contact you within 48 hours to start an assessment. The adjuster may assess the following over the phone or in person:
  - Your crop's potential to reach maturity
  - Your third-party inspection reports
  - The use of good farm management practices, including having and following a reasonable plan for crop management
  - What peril caused the damage
  - Growing conditions in your area
3. Keep all seed invoices in case additional documentation is required.
4. Obtain Agricorp's approval before you reseed.
  - ▶ The earlier you report damage, the sooner Agricorp can approve your claim.
5. Replant by the final planting date to insure your replacement crop.
6. If you plant a different crop, call Agricorp by May 1 to enrol in the right plan.
7. Report your final acres to Agricorp by June 30 (or update your previous report).

#### Keep reports for faster claims

It is important to keep third-party crop inspections/reports such as your Pest Assessment Report. We will use these existing documents to simplify and quicken the claim verification process.

See Production Insurance and the *Pesticides Act* below for more information.



After you report your damage, an adjuster will contact you within 48 hours to start an assessment.

### How payments work

Reseeding payments are made:

- Only if three or more adjoining acres are damaged
- After you report final acres and pay premiums
- Based on the crop originally enrolled in Production Insurance
- Using the **maximum reseeding benefit**

*Reseeding benefit payment = # of damaged acres × maximum reseeding benefit*

#### Maximum reseeding benefit

The maximum reseeding benefit is a per-acre benefit rate that Agricorp sets annually for each crop.

#### Final planting dates

In years where you are planting later than normal, you may need to consider the final planting dates set by Agricorp. Final planting dates are the last day a crop can be planted to qualify for Production Insurance and are important determining factors for optimizing yields. The dates vary by area.

#### Production Insurance and the *Pesticides Act*

Requirements around neonicotinoid-treated seeds do not change how Production Insurance works. Agricorp expects you to abide by the legislation and to have a reasonable plan for your crop management practices. Having that plan documented helps us assess your coverage and claims in a timely manner.

See your renewal for more info

Go to [agricorp.com](http://agricorp.com)

Call Customer Care at 1-888-247-4999

Email us at [contact@agricorp.com](mailto:contact@agricorp.com)

## More ways to protect your farm business

It's important that you carefully consider all the risks your farm faces. The federal and provincial governments provide a comprehensive suite of business risk management programs to help mitigate these risks. You can maximize your coverage by enrolling in these programs. Different programs cover different risks.

**Risk Management Program** compensates you for losses due to low commodity prices and rising production costs. You receive a payment if the market price falls below costs. Ontario's Risk Management Program (RMP) is funded solely by the province.

**AgriStability** compensates you for unexpected, large declines in income. It protects your farm income as a whole instead of one commodity at a time. It is an affordable option – you get coverage for a low fee of \$315 for every \$100,000 of reference margin. You receive a payment if your farming income falls below 70 per cent of your farm's recent average income.

**AgriInvest** compensates you for small declines in income or allows you to make investments to reduce your farm's risk. You can receive a matching government contribution based on your annual deposits into an AgriInvest account. Your deposit is a percentage of your allowable net sales.

### Errors and omissions excepted.

Agricorp reserves the right to make corrections if there are any errors or omissions on this feature sheet. For specific legal obligations of Production Insurance, consult the *Contract of insurance, Terms and conditions*. For details on the collection of information and treatment of records, refer to Part I, Section I of the contract.

This feature sheet is for informational purposes only. It is not part of the *Contract of Insurance*.

### Contact us

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Accessible formats available

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