



An agency of the Government of Ontario

Commodity-Specific Terms: Fresh Market Vegetables – Acreage Loss Basis

Section A: Commodities

These Commodity-Specific Terms apply to the following Commodities in four Commodity Groups:

1. Root Vegetables: Carrots, Celeriac, French Shallots, Garlic, Green Onions, Leeks, Parsnips, Radishes, Red Beets, Rutabagas, Spanish Onions, Sweet Potatoes, Turnips, and Yellow Onions.
2. Leafy Vegetables: Bok Choy, Broccoli, Brussels Sprouts, Cauliflower, Celery, Chinese Cabbage, Gai Lan, Kale, Lettuce, Mesclun, Mustard Greens, Spinach, Summer Cabbage, Winter Cabbage, and Yu Choy.
3. Fruit Vegetables: Cucumbers, Eggplant, Melons, Peppers, Pumpkins, Squash, Tomatoes, Watermelon, and Zucchini.
4. Other Vegetables: Broad Beans, Green and Wax Beans, Green Peas, and Sweet Corn.

Section B: Excluded perils and specific Insured Perils

1 Multi-peril coverage option

1. No Indemnity is payable for loss or damage due to disease more than once during the period of the current and following Program Year if the Acreage in question has been Double-Cropped in the current Program Year.
2. No Indemnity is payable for loss or damage due to disease where you have reused plastic mulch beds.
3. Double-Cropped Zucchini: Pest infestation and disease, when there are no adequate means of protection from either, are not Insured Perils.

2 Hail-only coverage option

1. Hail is the only Insured Peril under the hail-only coverage option.

3 Frost-only coverage option

1. Frost is the only Insured Peril under the frost-only coverage option.

4 Hail and frost-only coverage option

1. Hail and frost are the only Insured Perils under the hail and frost-only coverage option.

Section C: Available coverage

The minimum acreage eligible for an Indemnity is one unbroken acre of a Commodity Class. The cumulative Indemnity paid for different types of coverage for a Commodity cannot exceed the Insurable Value of that Commodity.

1 Abandonment threshold coverage

1. Abandonment threshold coverage is available for all Commodities listed in these Commodity-Specific Terms.
2. An Indemnity may be payable where the Sample Yield of a Commodity is lower than the Abandonment Threshold.
3. Any Indemnity payable will be based on factors including the insured value of the Acreage to be Abandoned, Non-incurred Costs, the number of acres where loss or damage due to an Insured Peril occurred, and the chosen Coverage Level.
4. If a Sample Yield is near the Abandonment Threshold, Agricorp may use the Harvested Production you provided to determine if any Indemnity is payable.
5. Assessment of loss or damage and determination of Sample Yields will be based on Grading Standards specified by Agricorp.
6. Agricorp may reduce the Abandonment Threshold if it determines that:
 - a) you have not followed Good Farm Management Practices;
 - b) plant population density on the Acreage is lower than expected for the Commodity; or
 - c) the Acreage has low potential productivity.
7. Destruction of a Commodity is mandatory before an Indemnity is payable under abandonment threshold coverage for a Graded Harvest Commodity if:
 - a) The Sample Yield determined by Agricorp is lower than the Abandonment Threshold for the Commodity grade,

and the Commodity meets the marketing standards for a secondary use, but you can demonstrate that:

- i. there is no market for the Commodity; or
 - ii. it is not practical to harvest the Commodity for a secondary market.
8. The Sample Yield is lower than the Abandonment Threshold after Agricornp has applied an Equivalency Factor.
 9. You and Agricornp disagree over the grading of any Commodity.

2 Loss in storage coverage

1. An Indemnity may be payable if a progressive disease, identified before harvest, causes loss of Commodity during Storage that reduces the Sample Yield below the Abandonment Threshold. An Indemnity for this loss is payable only on Onions, Rutabagas, Summer Cabbage, Winter Cabbage, Squash, Red Beets and Carrots.
2. The provisions of section A(3.3) in the General Terms (Production Loss during Storage) will apply, with these amendments:
 - a) The only Insured Peril applicable is a progressive disease;
 - b) Before harvest, you must have identified a progressive disease in the Commodity, notified Agricornp of it, and allowed Agricornp a reasonable opportunity to inspect the Commodity; and
 - c) You must have attempted to sell the Commodity within one month of harvest.

3 Graded harvest commodity coverage

1. Graded harvest commodity coverage is available for Cauliflower grown for Processing, Celery grown for Processing, Cucumbers, Peppers, Carrots, and Yellow Onions only. Coverage is also available for a Commodity if you request a revised Grading Standard for it and Agricornp agrees.

4 Unseeded acreage coverage

1. Unseeded acreage coverage is available for all Commodities listed in these Commodity-Specific Terms.

5 Replanting or salvage coverage

1. Replanting or salvage coverage is available for all Commodities listed in these Commodity-Specific Terms. This coverage applies to work done to reduce or eliminate damage to or loss of a Commodity that is caused by an Insured Peril.
2. Any Indemnity payable will be based on the expenses incurred for work performed and inputs used to replant or Salvage a Commodity, including:
 - a) expenses incurred preparing the damaged Acreage for replanting; or
 - b) expenses incurred in preparing the damaged Acreage that would not have been required for planting the replacement Commodity if the Insured Peril had not occurred.
3. Only expenses incurred before the final planting date are eligible for coverage.
4. The purpose of any work done must be to mitigate loss of or damage to a Commodity, and you must get Agricorp's consent before proceeding with it. Agricorp may also require that you perform work to mitigate loss or damage.
5. Work performed to Destroy a Commodity may be eligible for this coverage if Agricorp gave consent before the work started.
6. The maximum Coverage available is 80 per cent of the Insurable Value selected.
7. If you do not complete work required or authorized by Agricorp, you will not be eligible for any Indemnity. Work carried out without Agricorp's previous authorization may not be compensated.
8. If work performed on a Commodity to Destroy it was completed without Agricorp's consent, any other Coverage on this Acreage will be cancelled, with no refund of premium.

Section D: Commodity-specific conditions

1. Insuring Commodities in Commodity Groups:
 - a) If you offer a Commodity for insurance under these Commodity-Specific Terms, you must:
 - i. Offer all acres of that Commodity for insurance; and
 - ii. Offer all acres of every other Commodity in the same Commodity group for insurance.

- b) In spite of (a), you may insure a single Commodity in a Commodity Group if that Commodity is planted on at least ten acres, if all acres of that Commodity are offered for insurance, and if no other Commodity in the same Commodity Group is insured.
2. High-density vegetables: Commodities must meet or exceed the planting densities specified by Agricorp to be eligible for coverage as High-Density Vegetables.
3. Grading standards: You may request a change in Grading Standards when you renew your Policy. You must request changes before May 1. Any changes are at Agricorp's discretion.
4. Fruit Vegetables and other multiple harvest Commodities: You must notify Agricorp of your intent to harvest at least five days before starting harvest. Failure to notify Agricorp may result in denial of payment for any Claim.
5. No Indemnity will be payable on Pumpkins or Squash that have been windrowed.

Section E: Cancellation

Not applicable.

Section F: Definitions

A

Abandonment Threshold

The yield established by Agricorp based on economic profitability that is used to determine if Abandonment of the Commodity is warranted.

B

Broad Beans

All varieties of broad beans grown for the fresh market.

Bok Choy

All varieties of bok choy grown for the fresh market.

Broccoli

All varieties of broccoli grown for the fresh market or for Processing.

Brussels Sprouts

All varieties of Brussels sprouts grown for the fresh market.

C

Carrots

All varieties of carrots grown for the fresh market.

Cauliflower

All varieties of cauliflower, including broccoflower, grown for the fresh market or for Processing.

Celeriac

All varieties of celeriac grown for the fresh market.

Celery

All varieties of celery grown for the fresh market or for Processing.

Chinese Cabbage

All varieties of Chinese cabbage grown for the fresh market.

Commodity Class

A subcategory of a Commodity that Agricorp defines by agronomic attributes or agronomic practices.

Commodity Group

A group of fresh market vegetable Commodities with some similar characteristics, including Root Vegetables, Leafy Vegetables, Fruit Vegetables, and Other Vegetables.

Cucumbers

All varieties of cucumbers grown for the fresh market.

D

Double-Cropping

When used as a verb, consecutively producing two or more harvests of either the same or different Commodities on the same Acreage in the same Policy Term. When used as an adjective, it has a corresponding meaning.

E

Eggplant

All varieties of eggplant grown for the fresh market.

Equivalency Factor

The yield conversion factor that Agricorp uses to reduce the Sample Yield to reflect the value received for a Commodity.

F

French Shallots

All varieties of French shallots grown for the fresh market.

Fresh

A Commodity grown for sale as fresh market produce.

G

Gai Lan

All varieties of gai lan grown for the fresh market.

Garlic

All varieties of garlic (*Allium sativum*) grown for the fresh market.

Grading Standard

The standard that Agricornp uses to define the acceptable appearance or quality of the Commodity for marketing.

Green and Wax Beans

All varieties of green and wax (yellow) beans grown for the fresh market.

Green Onions

All varieties of green onions grown for the fresh market.

Green Peas

All varieties of green peas grown for the fresh market.

H

High-Density Vegetables

Commodities whose planting density meets or exceed the densities Agricornp specified.

I

Insurable Value

The dollar value that Agricornp uses to establish coverage.

K

Kale

All varieties of kale grown for the fresh market.

L

Leeks

All varieties of leeks grown for the fresh market.

Lettuce

All varieties of lettuce, excluding radicchio, grown for the fresh market.

M**Melons**

All varieties of melons (*Cucumis melo*) grown for the fresh market.

Mesclun

All varieties of mesclun grown for the fresh market.

Mustard Greens

All varieties of mustard greens grown for the fresh market.

N**Non-incurred Costs**

A factor specified by Agricorp and included in the calculation of the Insurable Value and Abandonment Threshold.

P**Parsnips**

All varieties of parsnips grown for the fresh market.

Peppers

All varieties of peppers grown for the fresh market or for Processing. Cherry, habanero, serrano, red chili, and Thai hot peppers are not eligible for insurance under the Peppers, specialty – processing Commodity Class insured under these Commodity-Specific Terms.

Pumpkins

All varieties of pumpkins grown for the fresh market or for Processing, except mini pumpkins and giant pumpkins.

R**Radishes**

All varieties of radishes grown for the fresh market.

Red Beets

All varieties of red beets grown for the fresh market.

Rutabagas

All varieties of rutabagas grown for the fresh market.

S

Sample Yield

The yield of a Commodity that Agricorp determines by sampling the Commodity in the field and applying Grading Standards.

Spanish Onions

All varieties of Spanish onions grown for the fresh market.

Spinach

All varieties of spinach grown for the fresh market.

Squash

All varieties of squash, including summer squash and winter squash, grown for the fresh market.

Sweet Corn

All varieties of sweet corn grown for the fresh market.

Sweet Potatoes

All varieties of sweet potatoes grown for the fresh market.

Summer Cabbage

All varieties of cabbage with 90 days to maturity or less that are grown for the fresh market.

T

Transplant

A plant that has been removed from its original place of production, transported, and replanted for Commodity production.

Tomatoes

All varieties of tomatoes, excluding grape and cherry tomatoes, grown for the fresh market.

Turnips

All varieties of turnips grown for the fresh market.

W

Watermelon

All varieties of watermelon (*Citrullus lanatus*) grown for the fresh market.

Winter Cabbage

All varieties of cabbage with greater than 90 days to maturity that are grown for the fresh market.

Y

Yellow Onions

All varieties of yellow and red onions grown for the fresh market.

Yu Choy

All varieties of yu choy grown for the fresh market.

Z

Zucchini

All varieties of zucchini grown for the fresh market.