



An agency of the Government of Ontario

Commodity-Specific Terms: Fruit

Section A: Commodities

These Commodity-Specific Terms apply to Apples, Apple Trees, Grapes, Grape Vines, Strawberries, Tender Fruit, and Tender Fruit Trees.

Section B: Excluded perils and additional Insured Perils

1. Apples: Russeting caused by an Insured Peril is excluded for Russet or Golden Delicious varieties.
2. Grapes: Fungal diseases are not an Insured Peril, except in Niagara and Concord varieties.
3. Tender Fruit: Wildlife is not an Insured Peril, except in sour cherries and sweet cherries.
4. Additional Insured Perils: Lightning, or fire caused by lightning, are Insured Perils only for loss of Trees or Grape Vines due to Tree/Vine Mortality.

Section C: Available coverage

1 Production loss coverage

1. Production loss coverage is available for all Commodities listed in these Commodity-Specific Terms.
2. Production loss coverage during Storage is available for Apples only.
3. A base level of coverage is included in production loss coverage for the loss of Fruit Trees or Grape Vines due to Tree/Vine Mortality.
4. If, after harvest, an Insured Peril causes loss of or damage to Fruit Trees or Grape Vines that results in the loss of production potential in the following Program Year, that loss or damage may be taken into account in a Claim in that following Program Year. You must report post-harvest loss or damage to Agricorp promptly, before December 19 of the current Program Year, in order for any Indemnity to be payable in the following Program Year.

2 Coverage for adjustments to Harvested Production

1. Coverage is available for the following Commodities if an Insured Peril causes a reduction in quality: peaches, nectarines, pears, plums, sweet cherries, or Grapes.

3 Additional apple coverage

1. In addition to production loss coverage, you must select one of the two following coverage options:
 - a) Separate orchard Apple hail rider coverage:
 - i. You may insure any reduction in quality of Fresh Apples to Juice Apples caused by hail on a Separate Orchard basis. The grading of Fresh Apples or Juice Apples is based on the Canadian grade for Canada Extra Fancy.
 - ii. You must not intermingle Harvested Production from Separate Orchards. If you wish to do so, you must notify Agricorp. If necessary, Agricorp may estimate the Harvested Production from each Separate Orchard.
 - b) Enhanced basic Apple coverage includes:
 - i. Write-off provision: If the hail damage to your Apples exceeds 70 per cent of Guaranteed Production on a whole farm basis, you are not required to harvest undamaged Apples for the fresh market. All damaged and undamaged production may be used for the juice market.
 - ii. Salvage Benefit: A Salvage Benefit is available to compensate you for expenses incurred to Salvage hail-damaged Apples. To be eligible for this benefit:
 - fresh yield allocation must be equal to or greater than the fresh percentage assessed by the hail count multiplied by the historical fresh yield allocation; and
 - the total fruit damaged on all orchards insured under the Policy must be more than 10 per cent.

4 Mortality loss coverage

1. Fruit Tree and Grape Vine rider coverage:

- a) This is available in addition to production loss coverage.
- b) Fruit Tree and Grape Vine rider coverage insures against Tree/Vine Mortality of Fruit Trees or Grape Vines caused by an Insured Peril.
- c) Coverage is based on the number of healthy Fruit Trees or Grape Vines in your inventory on the first day of the Policy Term.
- d) You must insure the corresponding Commodity for production loss coverage in the current Program Year.
- e) You must have insured the Fruit Trees or Grape Vines in the preceding Program Year, unless they were newly planted in that Program Year. If they were newly planted, you must notify Agricorp of your intent to insure those Fruit Trees and Grape Vines by September 1, before the beginning of the Policy Term, to allow Agricorp to inspect them and determine eligibility.
- f) You must remove and dispose of Dead Fruit Trees or Grape Vines in a manner approved by Agricorp. No Indemnity will be payable if you remove and dispose of them without Agricorp's prior inspection and consent.
- g) An Indemnity may be payable under the Fruit Tree and Grapevine rider if:
 - i. the number of Fruit Trees or Grape Vines that died as a result of an Insured Peril equals or exceeds a minimum number specified by Agricorp in the Coverage Confirmation; and
 - ii. death due to an Insured Peril occurred in an Established Block for a variety that has been grown with proven rootstock for a minimum of 10 years.
- h) Fruit Tree or Grape Vine death due to freeze injury may not become apparent in the current Program Year. If the death of Fruit Trees or Grape Vines is not apparent by the end of the Program Year, Coverage may be extended to August 1 of the next Program Year, provided Agricorp inspected the damaged Fruit Trees or Grape Vines in the current Program Year.

Section D: Commodity-specific conditions

None.

Section E: Cancellation

The Cancellation Deadline is December 20.

Section F: Definitions

A

Apples

All fresh and processing varieties of apples, except for crab apples.

Apple Trees

Trees grown for Apple production, but not including trees that are grown exclusively for pollination.

B

Block

A planting of Fruit Trees or Grape Vines that is separated or distinguishable from a contiguous planting of another variety or Commodity.

E

Established Block

A Block that has been producing the same variety of fruit or Grapes for a minimum of five consecutive years.

F

Final Average Brix

The adjusted average of your previous Brix for grapes, as determined by Agricorp, or, where you do not have a previous Brix, the value assigned by Agricorp.

Fresh Apples

Apples intended for either fresh consumption or processing but not for juice or cider production.

Fresh Grapes

Grapes intended for sale on the fresh market on a long-term basis.

Fruit Trees

Apple Trees or Tender Fruit Trees grown for fruit production, but not including trees that are grown exclusively for pollination.

G

Grapes

All processing and fresh varieties of grapes.

Grape Vines

Grape vines grown for the production of Grapes.

J

Juice Apples

Apples intended for juice or cider production.

P

Proven Rootstock

Fruit Tree or Grape Vine rootstock of a variety that has an established history of production in the area where you grow the Commodity and is in a compatible soil type.

S

Separate Orchards

Orchards operated by the same Person or Persons on separate farms that have production declared separately.

Strawberries

All fresh and processing varieties of strawberries during their fruit-bearing years. The fruit-bearing years for strawberries are the first and second years after planting for day-neutral varieties and after the first year of planting for June-bearing varieties.

T

Tender Fruit

All fresh and processing varieties of peaches, nectarines, pears, plums, sour cherries, or sweet cherries. Fresh varieties are intended for fresh consumption. Processing varieties are intended for processing or for juice or cider production.

Tender Fruit Trees

Peach, nectarine, pear, plum, sour cherry, or sweet cherry trees grown for fruit production, but not including trees that are grown exclusively for pollination.

Tree/Vine Mortality

Loss of or damage to Apple Trees, Tender Fruit Trees, or Grape Vines caused by an Insured Peril to the extent that there is no reasonable possibility of establishing or re-establishing them as a viable production unit.