



An agency of the Government of Ontario

Commodity-Specific Terms: Grains and Oilseeds

Section A: Commodities

These Commodity-Specific Terms apply to Barley, Canola, Coloured Beans, Corn, Flaxseed, Spring Wheat, Mustard, Oats, Peanuts, Popping Corn, Seed Corn, Soybeans, Spring Grains, Sunflowers, White Beans, Winter Wheat, and Organic Winter Spelt.

Section B: Excluded perils

1. Winterkill is not an Insured Peril, except for Winter Canola, Winter Barley, and Winter Wheat in geographic areas specified by Agricorp.
2. Sunflowers: *Sclerotinia* stem wilt is not an Insured Peril.

Section C: Available coverage

1 Production loss coverage

1. Production loss coverage is available for all Commodities listed in these Commodity-Specific Terms.
2. For Seed Corn only:
 - a) You may choose a separate Guaranteed Production for each inbred cross of Seed Corn that is grown. In this case, the Harvested Production of each inbred cross that is grown is reported separately, and any claims for loss are adjusted separately for each inbred cross.
 - b) Guaranteed Production is established using seed company norm factors and Settlement Bushels as set out in the contracts between you and the seed company, subject to acceptance by Agricorp.

2 Unseeded acreage coverage

1. Unseeded acreage coverage is available for all Commodities insured under these Commodity-Specific Terms, except for Peanuts, Popping Corn, Seed Corn, Winter Barley, Winter Canola, Winter Wheat, and Organic Winter Spelt.

2. To be eligible for this coverage, you must offer all acres of commodities listed in these Commodity-Specific Terms for insurance.

3 Replanting coverage

1. Replanting coverage is available for all Commodities insured under these Commodity-Specific Terms, except for Peanuts.
2. For Seed Corn, this coverage applies to both male and female corn but does not apply to male interplant Acreage.
3. Replanting coverage may be available in either the fall Policy Term or spring Policy Term, or both, for Winter Wheat, Winter Barley, or Winter Canola.
4. The minimum acreage eligible for a replanting benefit is three contiguous acres.

4 Coverage for adjustments to Harvested Production

Coverage is available for the following Commodities if an Insured Peril causes a reduction in quality:

1. Coloured Beans and White Beans: Where an Insured Peril causes discoloration or reduction in quality, and the insured Commodity or any part of it is sold at a reduced price, Agricorp may adjust your Harvested Production.
2. Winter Wheat: If an Insured Peril reduces the quality of Winter Wheat to Grade 3 or feed grade, Agricorp may adjust your Harvested Production. This coverage is not available for Organic Winter Wheat.
3. Spring Wheat: If an Insured Peril reduces the quality of Spring Wheat to feed grade, Agricorp may adjust your Harvested Production.
4. Soybeans:
 - c) Soybean: If an Insured Peril reduces the quality of Soybeans to sample grade because of the presence of green soybeans, Agricorp may adjust your Harvested Production.
 - d) Tofu Option: If an Insured Peril reduces the quality of Soybeans intended for the tofu market to the quality of the crusher market, Agricorp may adjust your Harvested Production.
 - e) Natto Option: If an Insured Peril reduces the quality of Soybeans intended for the natto market to the quality of the crusher market, Agricorp may adjust your Harvested Production.

5. Peanuts: For every one per cent decrease in Sound Mature Kernels below 55 per cent of Harvested Production that is caused by an Insured Peril, Agricorp will reduce your Harvested Production by two per cent, up to a maximum reduction of 50 per cent.

Section D: Commodity-specific conditions

1. Corn Salvage: If an Insured Peril reduces the quality of Corn, Organic corn or any other varieties of corn specified by Agricorp, we may pay a Salvage Benefit.
2. Winter Canola or Winter Barley: You will reseed inadequate Stands in the spring. Failure to reseed an inadequate Stand may result in reduction of the Guaranteed Production to a level determined by Agricorp.
3. Spring Wheat: Spring wheat interplanted or harvested with Winter Wheat may be insurable as Spring Wheat.
4. Winter Wheat: Winter wheat planted immediately following a Corn planting is insurable only if you follow Good Farm Management Practices.
5. Winter Wheat or Spring Wheat planted immediately following a wheat crop is not eligible for insurance.
6. If damage occurs between the date of planting and June 30, Agricorp may agree to you replanting the Acreage to another Commodity. If any damage occurs before June 30 and you do not replant, Agricorp may reduce the Guaranteed Production on the damaged acres to a level we determine.
7. Winter wheat may be insured in the spring Policy Term for all Insured Perils, except for winterkill, subject to approval by Agricorp. Approval is based on Agricorp's determination of the potential of the crop to achieve an Average Farm Yield.
8. Agricorp may deduct from any Indemnity that may be payable, an amount reflecting the long-term average costs of providing coverage for reductions in quality. This deduction is applied by reducing the price that Agricorp uses to calculate Indemnities. If there is both a quantity loss and a quality loss, the portion of the loss relating to quantity is reflected in the future Average Farm Yield. The portion of loss relating to quality is **not** reflected in the future Average Farm Yield.

Section E: Cancellation

Cancellation Deadlines are:

1. Winter Canola: September 30.

2. Winter Wheat or Winter Barley: October 20.

Section F: Definitions

B

Barley

Barley planted in the spring, or Winter Barley, harvested as grain.

C

Canola

Canola, or rapeseed with less than five per cent erucic acid and less than five per cent glucosinolates, planted in the spring, or Winter Canola.

Coloured Beans

Adzuki beans, cranberry beans, kidney beans, black beans, or Japan/other beans that meet any criteria specified by Agricorp and are grown from seeds packed and marked pursuant to the *Seeds Act*.

Corn

Corn grown for use as feed (including corn silage) or Grain Corn, but does not include sweet corn, Popping Corn, Seed Corn, or sorghum.

Corn Silage

Silage produced from whole Corn plants.

F

Flaxseed

Oilseed type flaxseed and solin.

G

Grain Corn

Shelled corn.

H

Hard Red Winter Wheat

Varieties of hard red winter wheat planted in late summer or fall for harvest in the following calendar year.

Hard White Winter Wheat

Varieties of hard white winter wheat planted in late summer or fall for harvest in the following calendar year.

M

Mustard

Yellow mustard.

N

Natto Option

The production insurance for natto beans that you contracted to a third party.

O

Oats

Oats harvested as grain.

Organic Corn

Corn certified as organic by an Accredited Certification Body.

Organic Soybeans

Soybeans certified as organic by an Accredited Certification Body.

Organic Winter Spelt

Spelt planted in late summer or fall for harvest in the following calendar year that is certified as organic by an Accredited Certification Body.

Organic Winter Wheat

Soft white, soft red, or hard red winter wheat certified as organic by an Accredited Certification Body.

P

Popping Corn

Grain Corn grown for popping that is of a merchantable quality suitable for human consumption.

S

Seed Corn

Female corn grown under contract with a Processor that is intended for commercial sale for seed purposes.

Settlement Bushel

The production of Seed Corn converted to Grain Corn equivalents, as accepted by Agricorp.

Soft Red Winter Wheat

Varieties of soft red winter wheat planted in late summer or fall for harvest in the following calendar year.

Soft White Winter Wheat

Varieties of soft white winter wheat planted in late summer or fall for harvest in the following calendar year.

Sound Mature Kernels

Peanut kernels and peanut shells that are firm and reasonably free from damage by mildew, staining, or freezing injury.

Soybeans

Commercial soybean varieties, including conventional, organic, tofu, and natto.

Spring Grains

Oats, Barley, or Winter Barley, or a mix of these grains.

Spring Wheat

Hard eastern spring wheat eligible for a grade under the *Canada Grain Act* that may include red spring wheat varieties or durum wheat varieties.

Stand

A Commodity that meets plant density, quality, or other requirements specified by Agricorp.

Sunflowers

Both oilseed and confectionary varieties.

T**Tofu Option**

Production insurance for tofu beans that you contracted to a third party.

W**White Beans**

White pea beans.

Winter Barley

Barley planted in late summer or fall for harvest in the following calendar year.

Winter Canola

Canola, or rapeseed with less than five per cent erucic acid and less than five per cent glucosinolates, planted in late summer or fall for harvest in the following calendar year.

Winter Wheat

Soft White, Soft Red, Hard Red, Hard White, or Organic Winter Wheat planted in late summer or fall for harvest in the following calendar year.