



Coverage for Planting Grains and Oilseeds

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, adverse 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 coverage for eligible producers to cover different situations you could face during the planting season. For additional programs that can help, see the “More ways to protect your farm business” section at the end of this feature sheet.

Planting scenarios – coverage at a glance

If you...	You are eligible for...		
	Unseeded acreage coverage	Replant coverage	Production 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			✓

Unseeded acreage coverage

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

How to make a claim for unseeded acres

1. Contact Agricorp to report inability to plant by June 15.
2. Keep any documents, records or photographs that may be helpful for our claim assessment.
3. Report your final planted acres to Agricorp by June 30.

NOTE: To qualify for unseeded acreage coverage, you must have production loss coverage for all grain and oilseed acres. Call Agricorp to update crop details by the application/renewal deadline.

How your claim is assessed

As part of the assessment of your claim, we will consider the following:

- Whether it's the right time to make a final decision on a claim, based on the planting deadline for that crop
- The use of good farm management practices, including having and following a reasonable plan for crop management
- What perils prevented you from planting
- Planting conditions in your area

How unseeded acreage payments work

Unseeded acreage payments are processed after you report your final acres and pay premiums. Your claim payment is based on the following:

- **Unseeded acreage claim rate:** The unseeded acreage claim rate is a fixed claim price that is based on either dollars per pound or dollars per bushel and set at renewal time.
- **AFY:** Payments are based on one third of your 10-year average farm yield (AFY).
- **Deductible:** Payments are subject to a deductible of 6 acres.
- **Premium:** A premium of \$1 per unseeded acre is deducted from any payment you receive.

Unseeded acreage payment = unseeded acreage claim rate × (1/3 × AFY) × (unseeded acres – deductible) – premium

Example:

Joe Smith was unable to plant 100 acres. His claim price is \$4. Joe's AFY is 165 bushels/acre.

Payment

$$\begin{aligned} &= \$4 \times (1/3 \times 165) \times (100 - 6) - (\$1 \times 100) \\ &= \$4 \times 55 \times 94 - \$100 \\ &= \$20,580 \end{aligned}$$

Replant coverage

- 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
- Available for all grain and oilseed crops except peanuts

How to make a replant 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. The sooner you report damage, the sooner Agricorp can approve your claim.
2. Keep all seed invoices and reports, including any third-party crop inspections/reports such as your Pest Assessment Report, in case additional documentation is required. We may use these existing documents to simplify and quicken the claim verification process.
3. Obtain Agricorp's approval before you destroy the original planted crop and replant.
4. Replant by the final planting date to insure your replacement crop.
5. Report your final planted acres to Agricorp by June 30 (or update your previous report).

NOTE: If you plant a different crop, call Agricorp to enrol in the right coverage by the application/renewal deadline.

How your claim is assessed

As part of the assessment of your claim, we will consider such things as the following:

- 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

How replant payments work

Replant payments are made:

- Only if 3 or more adjoining acres are damaged.
- After you report final acres and pay premiums.
- Based on the crop originally enrolled in Production Insurance.

Your claim payment is based on the number of damaged acres and the replant claim rate, up to the maximum rate, which is a per-acre rate that Agricorp sets annually for each crop.

Replant payment = # of damaged acres × replant claim rate

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. For current dates, visit 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 1 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% 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: General Terms*. For details on the collection of information and treatment of records, refer to Section E of the *General Terms*.

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