



## Good farm management practice

### Feature Sheet

*Production Insurance covers losses to production that are unavoidable and due to naturally occurring events such as drought, pest infestation or crop disease.*

## Production Insurance and good farm management practices

**We know that using good farm management practices is important to you – it's how you sustain and grow your business.**

As Ontario's provider of the government's Production Insurance program, Agricorp expects you to be able to show a sound plan that targets yields that are reasonably consistent with your individual production and management history, while complying with government requirements.

Production Insurance will not apply where the loss or damage could have been avoided by following good farm management practices. The program covers losses to production that are unavoidable and due to naturally occurring events such as drought, pest infestation or crop disease.

Good farm management practices will vary by crop, region and chosen production model. A good rule is to follow practices recommended by agronomic professionals, such as provincial field crop specialists and certified crop advisors, and outlined in the documents listed in the shaded box.

## Changes to the *Pesticides Act*

New rules for the sale and use of neonicotinoid-treated seeds came into effect on July 1, 2015 and will be phased in over a period of time. The new regulatory requirements are available at [Ontario.ca/neonics](http://Ontario.ca/neonics). Agricorp expects you to abide by these new requirements, but they do not change the way your Production Insurance coverage works. To be eligible for a Production Insurance claim, Agricorp expects you to have a reasonable plan for your crop management practices. When we underwrite coverage and adjudicate claims, we verify that the plan was followed.

The easiest way to demonstrate your plans is to keep detailed records and receipts.

## Where to find more information

Many crops are grown in Ontario, and producers follow a wide range of effective production models, including conventional and organic, to achieve optimal production results.

More information about good farm management practices is available in:

- Part 1 of the *Production Insurance Contract of Insurance*, under section A "Definitions" and section K numbers 3 and 4, available on [www.agricorp.com](http://www.agricorp.com)
- *Agronomy Guide for Field Crops - Publication 811*, available at [www.omafr.gov.on.ca/english/crops/pub811/p811toc.html](http://www.omafr.gov.on.ca/english/crops/pub811/p811toc.html)
- *Field Crop Protection Guide - Publication 812* available at <http://www.omafr.gov.on.ca/english/crops/pub812/p812toc.html>
- OMAFRA Crop Publications available at <http://www.omafr.gov.on.ca/english/crops/publications.html>

## ▶ Keeping detailed records

Production Insurance plans, processes and procedures are designed to support a full range of Ontario's varied crops, growing conditions and farming methods including conventional and organic.

Agricorp expects you to be able to show a sound plan that targets yields reasonably consistent with your individual production and management history. When we underwrite coverage and adjudicate claim payments, we verify that you followed your good farm management plan.

We understand that things do not always go as planned. The easiest way to demonstrate your best efforts to produce and protect your crop is to keep detailed records of your activities.

### ✓ Record keeping tips:

- Keep your good farm management records together, by crop. Do not mix them with other records.
- Keep receipts showing your good farm management methods
- Make and keep notes of how and when (date and time) you applied treatments
- Make and keep notes of advice you received from crop consultants, including the date and time of the conversation
- Keep copies of permits you obtained

## When your farm's potential changes, so does your protection

Your farm is unique. That is why your Production Insurance coverage is based on your farm's history.

If the scale of your operation or the farm management practices you use change significantly, you need to notify Agricorp. For example, if you started renting new land in a different geographical area, your yield potential and management practices could change.

After you let us know of a change, we will review your coverage and average historical farm yield to ensure they accurately and consistently reflect your farm's current needs.

## More questions?

Agriculture is constantly changing and programs delivered by Agricorp are designed to be responsive to the changing needs of your industry.

As changes to farming practices occur, you may have questions about how your program coverage works. Here are some ways to reach us:

- Call our offices
- Meet with your Production Insurance adjuster
- Visit us at your local farm group meetings or at farm shows
- Email us
- Visit our website

### Contact us

1-888-247-4999

Fax: 519-826-4118

TTY: 1-877-275-1380

Accessible formats available

**agricorp.com**

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Monday to Friday, 7 a.m. to 5 p.m.

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### 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*.

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