



Understanding Coverage for 2020 Labour Disruptions

Feature Sheet

The information in this document applies to Production Insurance customers who experience a yield loss due to on-farm labour disruptions caused by COVID-19.

A new peril for production loss due to on-farm labour disruptions caused by COVID-19 has been added to Production Insurance customer policies for 2020.

Production Insurance customers who suffer crop losses due to on-farm labour disruptions during the 2020 season will have access to insurance coverage.

This coverage includes coverage for production loss claims and abandonment claims.

This change covers crop losses, based on the customer's guaranteed production that are due to:

- Illness or quarantine of the producer due to COVID-19;
- Inability to fulfill contracted sufficient on-farm labour due to COVID-19; or
- Illness or quarantine of on-farm labour due to COVID-19.

For information about coverage and claims for ginseng or fresh market vegetables, visit agricorp.com or contact Agricorp.

If your crop is affected by on-farm labour disruption

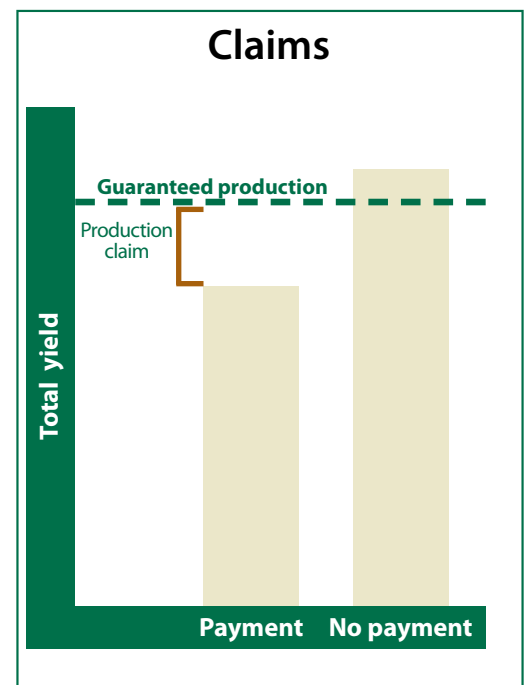
If you have crop losses and the cause is on-farm labour disruptions due to COVID-19, contact Agricorp to report the crop loss. An adjuster will contact you and work with you one-on-one to discuss your claim position. Adjusters can:

- Explain how coverage and claims work in your individual situation
- Go over details of the loss, including your health and safety practices (see page 2)
- Explain your next steps in the process

Production Insurance provides a guaranteed level of production, and you are compensated when your final yield falls below your guarantee because of an insured peril.

Any payments would be based on your final yield at the time of harvest.

A loss or a production claim will be treated the same as any other loss or production claim, including the way Agricorp calculates a producer's average farm yield (including buffering) or discount/surcharge.



Establishing coverage

Agricorp has automatically added the new coverage to customer policies for 2020, at no additional 2020 premium cost. You do not need to sign up. This coverage applies to existing policies only and your chosen coverage and premium will not change.

You will be covered for this peril whether you chose multi-peril or a single peril of hail, frost, or hail and frost.

Production loss due to on-farm labour disruptions caused by COVID-19 will be covered for the full duration of your 2020 policies, from when the crop is planted all the way to harvest even if the harvest period has ended.

Health and safety practices

Farmers will be expected to have implemented health and safety management practices recommended by public health guidelines, including measures such as distancing and personal protective equipment, in order to be eligible.

For more information about health and safety practices, visit Agriculture health and safety during COVID-19 on the [ontario.ca](https://www.ontario.ca) page.

Eligible commodities

Adzuki beans	Fresh potato	Processing green and wax beans	Spring grain
Apples	Fruit vegetables	Processing green peas	Spring wheat
Asparagus	Ginseng	Processing lima beans	Strawberries
Banana pepper	Grapes	Processing potatoes	Sugar beets
Barley	Hemp	Processing sweet corn	Sunflowers
Bell peppers	Honey	Red beets	Sweet cherries
Black bean	Japan/other beans	Root vegetables	Tomatoes
Black tobacco	Kidney bean	Rutabagas	White beans
Burley tobacco	Leafy vegetables	Seed corn	Winter spelt-organic
Butternut squash	Oats	Seed onions	Winter wheat-hard red
Canola	Organic corn	Set onions	Winter wheat-hard white
Carrots	Other vegetables	Sour cherries	Winter wheat-organic
Corn	Peaches and nectarines	Soybeans	Winter wheat-soft red
Cranberry bean	Peanuts	Soybeans-natto	Winter wheat-soft white
Cucumber-hand	Pears	Soybeans-organic	Yellow mustard
Cucumber-machine	Plums	Soybeans-tofu	
Flax	Popping corn	Spanish onions	
Flue cured tobacco	Processing carrots		

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.

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Accessible formats available

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