



# Understanding Coverage for 2021 Labour Disruptions

## Feature Sheet

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

### Production Insurance coverage for production loss due to on-farm labour disruptions caused by COVID-19 has been extended to customer policies for 2021.

Losses due to on-farm labour disruptions caused by COVID-19 are covered for:

- Production loss coverage for yield based plans
- Abandonment threshold coverage for fresh market vegetables – acreage loss basis
- Establishment coverage for ginseng
- Mortality loss coverage for fruit trees and grapevines
- Colony losses for bee health

This change covers production losses that are due to:

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

This coverage applies for all commodities except for forage. This coverage does not apply to any other coverages not listed above, such as unseeded acreage, replanting, salvage, or by-passed acreage.

*For information about coverage for a specific plan, visit [agricorp.com](http://agricorp.com) or contact Agricorp.*

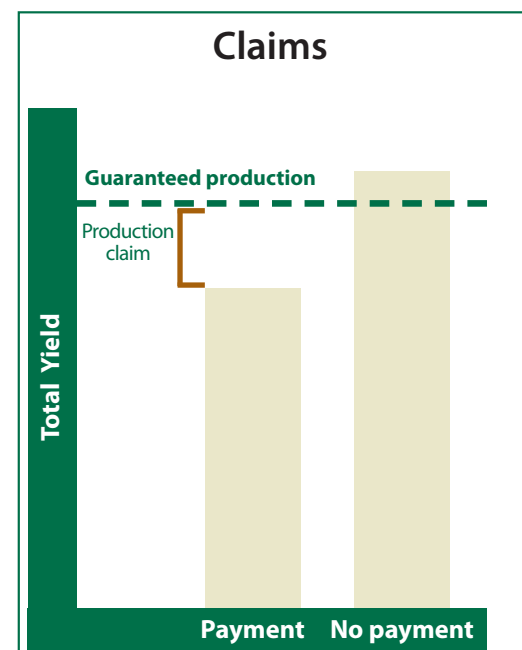
### If your crop is affected by on-farm labour disruption

If you have crop losses and the cause is on-farm labour disruptions due to COVID-19, contact Agricorp to report the 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

With this coverage, you are compensated when your final yield falls below either your guarantee or your abandonment threshold level, because of an on-farm labour disruption due to COVID-19.

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



## Establishing coverage

Agricorp automatically adds the new coverage to customer policies for 2021. You do not need to sign up for this extra coverage. This coverage applies to existing and new policies and nothing else about your coverage will 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 2021 policies, from when the crop is planted until harvest or the end of your policy term.

## 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 page.

### 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.

### Contact us

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Accessible formats available

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