

Submitting a Claim to the Grain Financial Protection Board

Producers or owners who sell canola, grain corn, soybeans or wheat to licensed dealers, or who store these crops with licensed elevator operators, are financially protected if a licensed dealer or elevator operator does not meet their payment or storage obligations. A share of the checkoff fees that producers pay when they sell their crops to licensed dealers is put into a fund managed by the Grain Financial Protection Board. Producers or owners may submit a claim to the board to cover a portion of their loss.

Making a claim

If, following your prompt notification **and** the Chief Inspector's investigation, your complaint remains unresolved, you can file a claim with the Grain Financial Protection Board. You should complete and submit a claim form within **30 days**. This 30-day period starts as soon as one of the following occurs (whichever one happens first):

- Grain dealer has not paid for grain within 15 days of the time that payment became due
- Elevator operator has failed to deliver stored grain on demand
- Grain dealer/elevator operator has ceased to operate or has become bankrupt, or a receiver has been appointed

Note: If you don't complete and submit the claim form within the 30-day period, your claim may be denied.

Claims are administered and adjudicated by the Grain Financial Protection Board (not Agricorp).

Review and investigation

Once the board receives your completed form, your claim will be investigated. The board's investigators may contact you, the grain dealer/elevator operator, Agricorp or other parties for information and documentation relating to the claim.

More input into your claim

Where appropriate, the board may provide an opportunity for a hearing about your claim. You may also have the opportunity to provide an additional written submission about your claim details before the board makes its decision.

About the Grain Financial Protection Board

The Grain Financial Protection Board operates under the authority of the *Farm Products Payments Act* and Ontario Regulation 70/12. It administers the funds for canola, grain corn, soybean and wheat producers, and investigates and determines the validity of claims. It may grant or refuse any claim as well as determine the amount to be paid on approved claims. The board also has the authority to take appropriate action to recover money paid from the funds.

Deferred payment arrangements

If you entered into a deferred payment arrangement with the grain dealer/elevator operator, this will affect your claim. Coverage levels for claims are up to 95% and decrease as the length of any deferred payment arrangement increases (if applicable). The following chart shows the maximum coverage for producers:

Coverage levels by length of deferred payment arrangement	
Length of deferral*	Maximum coverage on deferred claims
No deferral	95%
1 to 45 calendar days	50%
46 to 90 calendar days	40%
91 to 135 calendar days	30%
136 to 180 calendar days	20%
Over 180 calendar days	0%

*For sales on delivery, refers to length of deferral after the tenth trading day following the sale. For sales from storage, refers to length of deferral after 2 p.m. on the fifth trading day following the sale.

Decision by the board

The board will make a decision based on the information submitted and the regulations governing payment from the fund.

Right of appeal

There is no right of appeal of board decisions.

For more information

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