

New for
2011



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Excess rainfall coverage Forage Rainfall plan



Connecting producers with programs

Excess rainfall coverage is now offered in the Forage Rainfall plan

No matter how well you follow the forecast, unexpected rainfall or the need to wait on the weather impacts your forage quality and your bottom line. Agricorp has created another option under our Forage Rainfall plan to help manage your risk during harvest.

Now there are two ways the Forage Rainfall plan can protect your established forage. Get coverage for:

1. Excess rainfall during first cut (**new for 2011**)
2. Insufficient rainfall during May, June, July and August (existing plan).

You can apply for one or both options. Total claims for both options cannot exceed the chosen insured value of the forage grown.



How does this plan work for you?

Forage quality means different things to different people depending on end use and management practices. For this plan, we are using rainfall as an indicator of quality. If you get rainfall when you are hoping to harvest you may have lower quality hay. Or, if you wait to harvest you will lose nutritional quality due to over-maturity. If this happens, your claim payment will help offset additional costs or losses due to rainfall.

Excess rainfall coverage is limited to your first cut harvest period.

Pasture is not insurable under this option.

The excess rainfall plan will be offered in 2011 as a pilot only to the first 500 customers.

How to sign up

You must apply for excess rainfall coverage by **May 1**.

On the application, you will be asked to choose the following:

1. Rainfall collection site

Rainfall is collected in 0.2 mm increments by a third party at a rainfall collection site close to where you produce your forage. Your selected station will be used to gather data for both the insufficient and excess rainfall options if you're enrolled in both.

2. Rainfall threshold

You can select a rainfall threshold of 5 mm or 7 mm. If you do not have any consecutive five-day windows in your intended harvest period with less rainfall than your chosen threshold, a claim will be paid.

3. Harvest period

Choose one of the following harvest period options based on when you typically harvest your first cut hay or haylage. The 10-day harvest period options are:

May 22 – 31

June 1 – 10

June 11 – 20

June 21 – 30

July 1 – 10

4. Chosen coverage amount

Agricorp representatives will work with you to determine your forage value. Hay/haylage can be valued between \$100 and \$300 per acre. You can choose to insure from a minimum of \$2,000 up to the total value of your hay/haylage. Your chosen coverage amount for your hay/haylage must be the same for both insufficient rainfall and excess rainfall options if you're enrolled in both.

How much will you pay?

Your premium rates depend on your rainfall threshold choice. Premiums are cost shared with federal and provincial governments. Your individual premium is calculated by multiplying the premium rate by your chosen coverage amount.

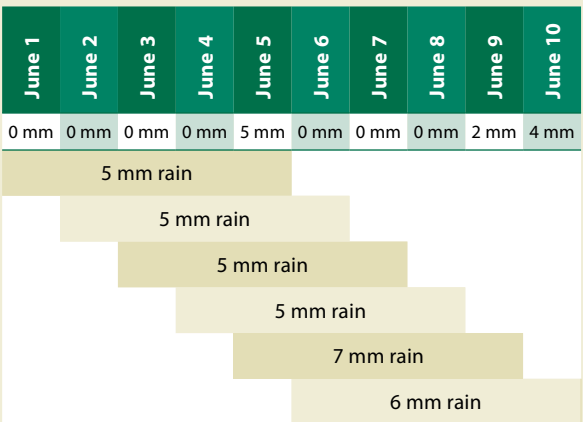
How are claims determined?

If you do not have any consecutive five-day windows in your intended harvest period with less rainfall than your chosen threshold, a claim will be paid. Claims will be automatically calculated and mailed to you at the end of the summer.

Claim = 35% X chosen coverage amount

The claim rate of 35 percent was set since first cut is typically 70 percent of the total value of forage and, on average, half can be salvaged if rainfall occurs during harvest.

Example of how a claim is determined (5 mm threshold selected):



A claim is payable since there are no consecutive five-day windows with less than 5 mm of rainfall. If the chosen coverage amount is \$10,000, the claim payable would be $\$10,000 \times 35\% = \$3,500$.



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How do I get more information?

1-888-247-4999

Mon. to Fri., 7 to 5

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