



Fruit Tree and Grapevine Riders

Feature Sheet

When you participate in Production Insurance for fruit crops, you have access to a rider that provides you compensation for fruit tree or vine losses caused by insured perils.

You may be eligible for tree and vine coverage if you:

- ▶ Insure the applicable fruit crop for the current program year
- ▶ Insure fruit trees or vines that were not insured in the previous program year, including newly planted orchards and vineyards, and have notified Agricorp by September 1 prior to the year you want to insure your trees or vines
- ▶ Follow good farm management practices, including but not limited to:
 - Selecting and maintaining healthy trees and vines
 - Maintaining practices to prevent the spread of diseases and pests
 - Managing orchards and vineyards relative to location, variety and rootstock

Trees and vines may be eligible for coverage beginning January 1 in the year after planting if:

- ▶ Fruit trees were planted before June 10 and grapevines were planted before June 25
- ▶ Fruit trees and grape vines were planted in their permanent orchard or vineyard location
- ▶ Fruit trees and grape vines were planted in suitable conditions and good farm management practices have been followed

Claim eligibility

For coverage purposes, a tree or vine is dead when no opportunity exists to re-establish the tree or vine as a viable production unit. For example, if a graft does not produce sufficient scion growth or there is severe structural damage.

Removal of all dead trees or vines must be done in a manner satisfactory to Agricorp before any approved claim is payable. Removing trees or vines prior to approval by Agricorp will result in no claim being paid.

Claim payments

The number of trees or vines that are eligible for a payment must have met or exceeded your chosen deductible. Deductibles are crop specific and are provided yearly in the applicable *Rates, Dates and Updates* information sheet, available on agricorp.com.

If you rent or lease an orchard or vineyard, you must provide evidence of your insurable interest in the fruit crop, trees or vines. The landlord must provide written permission to authorize the removal of the fruit trees or grapevines, if required, to Agricorn prior to any claim payment.

Coverage for losses not apparent until the following program year

Tree or vine loss due to freeze injury may not be apparent until the tree or vine has gone through a growing cycle. As a result, coverage may be available until August 1 of the next program year for affected trees or vines that have not died by the end of the program year if:

- Damaged trees or vines have been identified and documented by Agricorn in the program year the peril occurred
- Coverage is renewed for the next program year
- All claim criteria are met

If the damaged trees or vines are not considered dead for coverage purposes before August 1, they will no longer be eligible for a claim payment.

Write-off feature

If an insured peril destroys 80 per cent or more of the trees or vines in a defined section as determined by Agricorn, you may be eligible to remove all the trees or vines in the defined section and receive a claim payment for all removed trees or vines, subject to the approval of Agricorn. For example, a block of fruit trees or a block of grapevines or parts of blocks that are easily identifiable as a section for claims purposes.

Errors and omissions excepted.

Agricorn 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: General Terms*. For details on the collection of information and treatment of records, refer to Section E of the *General Terms*.

Contact us

1-888-247-4999

Fax: 519-826-4118

TTY: 1-877-275-1380

Accessible formats available

agricorp.com

contact@agricorp.com

Version française disponible