

# 2018 Terms and Conditions

## Alfalfa Seed

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Alfalfa Seed Producers Association, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual seed producers.

These terms and conditions set out special conditions of alfalfa seed insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

### Insurance Features:

- Insurance is available for both pedigreed and common alfalfa seed crops. Pedigreed and common alfalfa seed production will be off set in claim situations.
- **Insurance is not available for organic alfalfa seed crops. This includes crops in transition from conventional to organic.**
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields using net production only. There is no distinction for soil class or risk zones.
- Net production is defined as the portion of seed, less dockage, as determined by SCIC.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges apply.
- Insurance is provided on established stands only, free of perennial weeds. If at any time SCIC determines that an alfalfa seed stand has not met insurance requirements, insurance will be denied on those acres.
- If insured acres will not be harvested, the Corporation will designate a check-strip to be harvested by the producer to determine a yield.

### Agronomic Practices:

Producers are advised to consult the Alfalfa Leafcutting Bee Management and Alfalfa Seed Production Manual by the Saskatchewan Alfalfa Seed Producers Association for detailed agronomic practices, including crop rotations, field management and spray management, weed control, crop and bee management, harvesting practices and other considerations.

Failure to follow the terms and conditions and recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- Producers must maintain 20,000 leafcutter bees per acre. Random counts will be conducted by Crop Insurance. Coverage reductions apply if fewer bees are maintained.

<b>Bee Counts:</b>	<b>Percent Reduction:</b>
19,000 – 20,000	No Reduction in Coverage
18,000 – 18,999	5%
17,000 – 17,999	10%
16,000 – 16,999	15%
15,000 – 15,999	20%
10,000 – 14,999	40%
Under 10,000	100%

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- Producers must maintain a minimum of one shelter per five acres evenly distributed throughout the field.
- Producers must notify SCIC **five days before bees are placed in the fields. The final date to place bees in the field is July 10.**
- Producers must provide a copy of the Canadian Cocoon Testing Centre (CCTC - Brooks) alfalfa leafcutter bee evaluation form with live count in order for staff to determine the number of bees.
- Producers must manage insect pests for alfalfa seed production, in a timely manner, (including Lygus bug, alfalfa plant bug, alfalfa weevil, and other insect pests) using registered crop protection products.

#### Producer Obligations and Access to Fields:

In order for SCIC to efficiently administer the alfalfa seed insurance program and reduce the risk to all insured producers, it is critical that producers be aware of their obligations and provide information as requested. Failure to follow the guidelines will result in delays or subsequent claims being reduced or denied.

- Producers must be **available to Crop Insurance staff in order to provide required information** and verification that the terms and conditions have been met.
- If there are multiple releases of bees, the Corporation must be notified in advance of the second release in order to verify the numbers. If notification of the second release is not made, coverage will be based on the first number calculated.
- If a custom operator is used for pollination and/or harvesting, **the onus is on the insured to provide access to the records and facilities** of the custom operator. The insured must contact Saskatchewan Crop Insurance to allow production to be verified before it leaves the insured field.
- Producers must request an inspection if:
  - Bees cannot, for any reason, be placed in the fields within the prescribed time periods.
  - There is any doubt that the alfalfa seed stand is adequate for insurance coverage.
  - Any portion of any insured field will not be harvested or will be put to an alternate use.

*The Saskatchewan Crop Insurance Corporation is committed to developing a financially sound insurance package to meet the needs of alfalfa seed producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all alfalfa seed producers to discuss their needs and concerns with the Corporation.*

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