

# 2018 Terms and Conditions

## Irrigated Dry Bean

These terms and conditions set out special conditions of irrigated dry bean 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:

- To be considered eligible for insurance, you must complete a detailed crop management plan, including field selection, field history, seed source, fertility management, weed control, disease management, seeding and harvest equipment etc.
- 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.
- Insurance coverage is for losses in yield and crop quality.
- Premium discounts and surcharges apply.
- An establishment benefit of **\$70 per acre** may be paid for irrigated dry bean crops which fail to adequately establish or which suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible.

### Agronomic Practices:

Producers are responsible for following current and recommended agronomic practices for dry bean production (consult your *Pulse Production Manual*).

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

- The recommended guideline for seeding of dry beans is between May 25 and June 5 and when the average soil temperature, at depth of seeding, reaches 12°C and the risk of spring frost is minimal. If the crop is seeded too early, spring frost is not an insurable cause of loss. Coverage may be denied where crops are seeded too late to reasonably expect them to reach maturity.
- Irrigated dry beans should not be seeded more than once in four years on the same land. Losses due to disease will be reduced or denied where shorter rotations are used.
- Crops must be monitored at all growth stages and a foliar fungicide applied as required during the growing season. Claims **will** be reduced or denied if adequate disease prevention measures are not implemented.
- Weed control and fertility management are critical to successful bean production. Claims will be reduced or denied if weed control and fertility requirements are inadequate.

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

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