

# 2018 Terms and Conditions

## Khorasan Wheat/Kamut<sup>®</sup> Brand Grain

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the North American Kamut Association and individual producers.

These terms and conditions set out special conditions of khorasan wheat/Kamut<sup>®</sup> brand grain 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:

- Crops must be grown under certified organic production. Producers must have an organic certification number or be expecting certification in the upcoming year.
- Khorasan wheat/Kamut<sup>®</sup> brand grain insurance is only available in the brown and dark brown soil zones. Maps indicating insurable townships are available at all SCIC customer service offices.
- Producers must have a production contract for the khorasan wheat/Kamut<sup>®</sup> brand grain to be insured.
- The production contract must be for the producer's total khorasan wheat production, and must be at arm's length. For example, production contracts through the North American Kamut Association and their agents are eligible.
- The production contract number and a copy of the contract must be supplied to SCIC upon request (no longer required to be supplied by May 31). Claims may be denied on crops that are not grown under an eligible production contract.
- Khorasan wheat/Kamut<sup>®</sup> brand grain is insurable only on summerfallow land, as defined by Crop Insurance. This includes land where a green manure crop was terminated by Crop Insurance's summerfallow deadline.
- 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 yield loss only and no coverage is provided for quality loss.
- **Premium discounts and surcharges apply.**
- An establishment benefit of **\$50 per acre** may be paid for khorasan wheat/Kamut<sup>®</sup> brand grain 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. The producer's production contract number and a copy of the production contract must be provided prior to any claims being processed.

### Agronomic Practices:

Producers are advised to follow recommended agronomic practices and the rules of their production contract. Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur.

*The Saskatchewan Crop Insurance Corporation is committed to developing a financially sound insurance package to meet the needs of khorasan wheat/Kamut<sup>®</sup> brand grain producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all khorasan wheat/Kamut<sup>®</sup> brand grain producers to discuss their needs and concerns with the corporation.*