

What are customer service follow-ups?

Crop Insurance adjusters are always improving methods of assessing crop damage. One method is self-monitoring of adjusting practices. Occasionally, a second adjuster will do a follow-up telephone call or visit. This adjuster will check the original work and ask you questions about the way the claim was completed.

Your assistance is appreciated when a follow-up is made. Your opinions and concerns will help maintain high service standards.

APPEALS

Should a claim dispute arise, you are entitled to a second inspection by a senior adjuster. Your Crop Insurance office manager will ensure that all of your concerns are fully investigated.

On rare occasions, issues cannot be resolved at the local level. The regional manager is then responsible to review the situation and make sure the terms of the contract were followed. Disagreements the regional manager cannot resolve may be referred to the appeals process.

PAYMENT INFORMATION

Will I receive a payment before my grading results are determined?

Yes. Advance payments are issued based on the maximum bushel weight and no dockage or quality allowance to avoid overpayments. Once grading results are complete, a final payment is made based on the actual weight, dockage and grade.

Deferral of Indemnity Payments

Indemnity payments can be deferred up to one year following your claim inspection date. You must advise your adjuster at the time of the claim if you

wish your payment to be deferred. The payment will be made on the deferral date. Any outstanding premium balance will be deducted from deferred indemnities.

Interest-Free Payment Period

Your current year's premium is due upon receipt. Interest will start to accrue October 1. If your premium is paid before October 31, no interest will be charged. Amounts not paid by October 31 will accrue interest at the beginning of each month until the account is paid in full. The interest rate is RBC prime plus two per cent, adjusted quarterly.

Telebanking

If you wish to telebank, enrol with your bank or credit union and add Saskatchewan Crop Insurance Corporation to your list of creditors.

Direct Deposit

Your claim payment can be deposited directly to your bank account through direct deposit. Ask for an authorization form at your nearest SCIC customer service office or from the adjuster while they are completing your assessment.

CropConnect

CropConnect helps producers conduct more of their business online. You can make your insurance selections, land changes, submit claims, complete Seeded Acreage Reports and Production Declarations from your home computer or mobile device. Check out all the features by activating your account today!

For complete information, see *Your Complete Guide to Understanding Crop Insurance*, visit www.saskcropinsurance.com or contact your local Crop Insurance office.



Post-Harvest Inspections



1-888-935-0000
customer.service@scic.gov.sk.ca
www.saskcropinsurance.com

Office Hours: 8 a.m. to 5 p.m.
Closed weekends & statutory holidays

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SCIC
SASKATCHEWAN CROP
INSURANCE CORPORATION

Canada

Overview

Post-harvest inspections are used to determine whether a Crop Insurance customer is in a yield-loss position and eligible for a claim.

Description

If your harvested production is less than your production guarantee in quantity or quality, notify the Saskatchewan Crop Insurance Corporation (SCIC) within five days of completing harvest. The last day to register a post-harvest claim is November 15. Claims received after this will be subject to a 25 per cent reduction in payment to a maximum of \$1,000; claims made after December 31 will not be accepted.

Eligibility

Crops insured under the multi-peril Crop Insurance Program are eligible for a post-harvest inspection. Before registering a claim, producers must declare their harvested production either phone, fax, walk-in, mail, email or online with CropConnect. Claims submitted more than 15 days after harvest is generally complete in your area may be denied.

Process

1. Report net harvested production to SCIC. If you are near or below your guarantee (quantity and/or quality), a post-harvest inspection can be registered.
2. During the inspection, an adjuster will gather data on all harvested production, inspect all acres, diagram and identify the yard and bin locations, measure and/or inspect all bins or storage facilities and inspect and record all sales receipts.
3. The adjuster should record and explain all information to you. If you agree with the results of the inspection, please sign the claim form. If you do not agree, please inform the adjuster of this and SCIC will send another adjuster to complete a second assessment.
4. Please inform the adjuster if you wish to defer your payment.
5. A Statement of Indemnity will be issued accounting for your production guarantee, total production and indemnity payable. Any cheque issued by SCIC will accompany this statement.
6. SCIC will grade samples. When the grade of the harvested production is below the designated grade, production is adjusted to compensate for the loss in value as a result of grade loss. Once grading results are complete, a final payment is made based on the actual weight, dockage and grade.

Questions & Answers

Are crops left out over winter still covered by Crop Insurance?

Coverage on this year's crop ends on November 15. If you cannot harvest your crop, an extension must be requested by November 15. Extensions are approved if harvest is generally delayed in your area and also applies to any subsequent wildlife claims. Late filings will not be accepted.

What are my responsibilities?

You must:

- provide all sales receipts and delivery tickets of grain hauled but not sold
- show the adjuster all acres
- show the adjuster all bin locations
- accompany the adjuster during measurements
- make sure the adjuster has seen all production
- read and understand all information recorded

A production declaration is sent to you in August. The information from the completed form is used to update your individual yields. You are required to declare your harvested production before registering any post-harvest claims.

What happens if my grain is in an immeasurable pile?

The adjuster will estimate the amount of grain in the pile. This estimate is then increased by 25 per cent to avoid possible overpayment. An interim claim payment is calculated based on this estimate. The claim cannot be finalized until the production is sold or put in a measurable state. Once your grain is sold or put into a measurable state, contact your local office with the information.

What happens with carry-over grain?

If you have reported carry-over grain and kept it separate from new production, SCIC

updates the total amount. If it is covered with new production, the old grain is deducted from the bin(s).

It is very important to report any stored grain accurately.

If you did not report carry-over grain on your Stored Grain Declaration, the carry-over may be considered new production. Unreported old grain covered with new production is considered all new. This could affect any claims at harvest.

Who grades my grain?

SCIC grades oilseed and cereal grain samples at the grading station in Melville. Chickpeas, mustard, field peas and lentils are graded by SGS Canada. All other samples are sent to a third party in the province.

What if my crop grades "sample" due to foreign or volunteer grain?

Foreign grain that can be separated from the insured crop is assigned a value and is considered part of your production.

What if I do not agree with the grading results?

SCIC can only amend grading if there is a verification of an error on the part of the Corporation.

If you obtain independent grading results that differ from SCIC's, contact your local office. SCIC may obtain a new representative sample for grading by SCIC or a third party. These grading results are the final results that will be used when calculating your indemnity.

Can wildlife damage affect a claim?

The amount of wildlife damage compensation is deducted from any post-harvest payment on the same crop.