

2018 Terms and Conditions

Soybean

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), Saskatchewan Pulse Growers, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual soybean producers.

These terms and conditions set out special conditions of soybean 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:

- Soybean insurance is only available in designated areas of the province. Maps indicating insurable townships and risk zones are available at all SCIC customer service offices. There are two insurable risk zones in the province.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield within each risk zone, with no distinction for soil class or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- An establishment benefit of **\$100 per acre** may be paid for soybean 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.
- Insurable varieties of soybeans are those that are, in the opinion of the corporation suitable for the local growing conditions in the region of Saskatchewan in which they are to be grown.

Agronomic Practices:

Producers are advised to follow current and recommended agronomic practices for soybean production and should consult the Saskatchewan Pulse Growers Pulse Production Manual.

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

- The final seeding deadline for all soybeans is June 5. Liability will not be accepted for crops seeded beyond this date.
- The recommended guideline for seeding of soybeans is between May 15 and June 5 and when the average soil temperature, at depth of seeding, reaches 10°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.
- Inoculants and seed treatment are critical to soybean production in Saskatchewan. Coverage may be reduced or denied if seed is not properly treated.
- Weed control and fertility management are critical to successful soybean production. Claims will be reduced or denied if weed control and fertility requirements are inadequate.
- Soybeans must be harvested using appropriate harvest equipment. If harvest losses are deemed excessive, claims may be reduced or denied.

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

01/18