

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

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, complete Seeded Acreage Reports and Production Declarations from your home computer or mobile device. Establishment, pre-harvest, post-harvest, wildlife acreage, stacked forage and predation claims can all be registered online. 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.



Tame Hay

 **CropInsurance**

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

Growing Forward 2
A federal-provincial-territorial initiative

SCIC
SASKATCHEWAN CROP
INSURANCE CORPORATION

Canada

Overview

Insurance is available for established tame perennial forage acres, grown for winterfeed production.

Description

Tame hay refers to grass, alfalfa and mixes of alfalfa/grass. If coverage is selected for tame hay, all dryland acres you operate must be insured. The deadline to report harvested production on the Forage Declaration form and to register a claim is September 30. Claims received after this will be subject to a 25 per cent reduction in payment to a maximum of \$1,000; claims made after November 15 will not be accepted.

Eligibility

Tame hay acres that are normally pastured are not eligible for coverage under this selection. Tame hay acres are still eligible if they are grazed after baling is completed in the fall and before growth has begun in the spring. Tame hay grown for seed production is not insurable. If you harvest by a method other than baling, you must notify SCIC five days prior to putting the crop to another use or harvesting by another method.

Process

1. If you are putting tame hay to another use other than baling, a pre-harvest inspection must be completed.
2. During the inspection, an adjuster will verify forage type, measure acres and identify the cause of loss.
3. The adjuster will also clip samples if the acres have not been cut, have been grazed and cages put up or if there is measurable second growth.
4. When dried, clippings are weighed and used to calculate the final weight, which determines if you are below your production guarantee and eligible for a claim.
5. Prior to completing a post-harvest claim, an adjuster will contact you and come to the farm to count bales.
6. During a post-harvest inspection, an adjuster will gather data on all harvested production and use a scale on a truck to weigh a sample of bales that were produced. The adjuster will verify forage type, measure acres, take clipping samples if necessary and identify the cause of loss.
7. The adjuster should record and explain all information to you. If you agree with the results of the inspection, please sign the inspection form. If you do not agree, please inform the adjuster of this and SCIC will send another adjuster to complete a second assessment.
8. Please inform the adjuster if you wish to defer your payment.
9. Data from the pre-harvest and post-harvest inspections will be used to determine if you are below coverage.
- 10. Some claims may be completed without an inspection but all claims and declarations may be subject to verification.**
11. 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.

Questions & Answers

Why are clippings taken after I have cut my hay?

Your insurance is based on the full season's production including production available but not harvested. Clippings represent available, unharvested production. When the second cut has reached an average height of 10 inches or more, it is clipped.

If I put my hay to a use other than harvest (e.g. grazing), what is included in the clipping SCIC takes?

All production in a three-by-three-foot square is clipped. All weeds included in this area are included in this clipping as they would be included in any baling.

What are my responsibilities?

- Notify your customer service office five days prior to harvesting the acres by any method other than baling or before turning your cattle out for grazing on acres normally cut for feed.
- Separate production by field of insurable and uninsurable forage types.
- Accompany the adjuster completing your claim.

Can I graze tame acres and still have Crop Insurance coverage?

Yes, provided the field would normally be used for a winterfeed supply and you put up cages so the tame hay can be clipped to determine production. Notify your local Crop Insurance office prior to grazing. An adjuster will determine suitable locations for these cages.

What is the Forage Declaration?

Complete the Forage Declaration form mailed to you and return it by mail, fax, walk-in, email or online with CropConnect by September 30. This information is used to update your individual yield.

Instead of baling my sweetclover crop, I want to harvest the insured acres for seed. Do I need to notify SCIC?

Yes. Any time a forage crop is put to use other than baling, an adjuster needs to take clippings at the time it would normally be cut for feed.

What if my hay rots in the swath before I can get it baled?

Contact SCIC before making a decision to destroy your hay. After inspection, and subject to the adjuster's recommendation, hay may be destroyed and not counted as production.

If my grass crop is under my production guarantee but my alfalfa crop is over my production guarantee, am I in a claim position?

Possibly – All alfalfa, alfalfa/grass and grass crops offset. This means SCIC guarantees a total number of pounds of tame hay. If you harvest more than the total guarantee of all forage types, you are not in a claim position.

What happens if my insured, established tame hay winterkills?

Winterkill is an insurable cause of loss. If your insured tame perennial forage suffers winterkill damage, SCIC will provide coverage for the crop in the same category as it was insured the previous year. For example, an insured alfalfa/grass crop suffers winterkill damage and the alfalfa is thinned out and now comprises less than 20 per cent of the stand. It will still be insured as alfalfa/grass for that season. However, it will be reclassified as grass for the following year and the coverage adjusted accordingly.

How is the price determined for tame hay?

The insured price is the forecast price a commodity will sell for during the crop year as determined by Agriculture and Agri-Food Canada in consultation with SCIC.