

# 2018 Terms and Conditions

## Weather-Based Programs

The Forage Rainfall Insurance Program and the Corn Heat Unit Program were introduced to provide producers with options to tailor their coverage to their operation and expand on limited coverage options for non-traditional crops.

### Insurance Features:

- The weather variables determined at the weather station are the basis for weather-related claim payments.
- Even though precipitation and frost can vary greatly over relatively short distances, the weather station is the only point from which weather data is determined and on which claim payments are based.
- Beginning in 2018 the Forage Rainfall Insurance Program includes coverage for spot-loss fire. An inspection is required to assess the fire damage.
- The weather stations are owned and operated either by Environment Canada or by Weather Innovations Incorporated (WIN). Weather Innovations is also contracted to provide quality-control on all data, including Environment Canada data, and provide final values to SCIC. Note: Other weather stations may also be located near a weather station utilized by the weather-based programs; however, only the data from the weather-based program station is used to calculate payments.
- **The intent of contracting third-party suppliers is to ensure that SCIC has no direct influence over the collection or handling of weather data.** Final values received from our third-party suppliers have never been adjusted by SCIC and therefore do not favour either the Corporation or its customers.
- Raw data from both Environment Canada and WIN stations undergo a quality assurance/quality control (QA/QC) process before being submitted to SCIC. This process is performed by WIN and has been reviewed and approved by an accredited meteorologist.
- WIN's primary quality assurance measure for precipitation is the use of dual precipitation gauges and data loggers at each site. This virtually eliminates missing values and; therefore, the need to estimate values to complete the dataset.

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