

# Fruit Tree Insurance Program 2018

Saskatchewan Crop Insurance Corporation is committed to working with producers and industry to develop and deliver insurance products and services to a diverse marketplace.

The Fruit Tree Insurance Program is the result of the Saskatchewan Crop Insurance Corporation's (SCIC) work with the fruit tree industry to deliver a risk management program that will assist producers when natural disasters impact fruit growers in the province.

## ***APPLYING FOR INSURANCE***

All Crop Insurance customers are required to complete an application for insurance. Crop Insurance regulations require eligible producers to demonstrate legal, financial and operational independence from all other producers.

To obtain a contract of insurance, visit a customer service office to complete an application for insurance before March 31. SCIC reserves the right to review any contract to ensure compliance with eligibility requirements. Where concerns are identified, the contract holder will be advised of these requirements in order to maintain their contract in future years.

## ***ELIGIBILITY***

Insurance is available for saskatoon berries, dwarf sour cherries and haskap for commercial fruit growers who have a minimum of one acre of fruit trees. (One acre of fruit trees is what the industry considers the qualification to be a commercial producer.) The fruit trees must be irrigated or drip irrigated.

## ***ENDORISING FRUIT TREES***

### **Program Information**

There will be no insurance for production or quality. Insurance coverage will be for the loss of the fruit tree only. The cost sharing of premiums will follow the comprehensive cost sharing arrangements where the governments pay 60 per cent and the producer share is 40 per cent.

Insurance coverage is based on the insured value of \$4.90 per tree for establishment (one to three years) and \$11.40 per tree for replacement (four to six years) with a 10 per cent deductible.

The insured value per plant is determined by SCIC in consultation with the industry and the Saskatchewan Fruit Crops Specialist. Fruit tree values for each tree type will be reviewed annually and will be set using the same time frame as all other crops.



Fruit growers are required to follow the terms and conditions for fruit tree insurance. Examples include good weed control, disease control and irrigation as well as water at the time of planting. Insurance will not cover damages from herbicide spray, wildlife damage (coverage is provided through the Wildlife Damage Compensation Program) or woolly elm aphids, as producers must use registered insecticides.

	\$ Coverage per Tree	Customer Premium per Tree
Establishment	\$4.90	\$0.07
Replacement	\$11.40	\$0.18

### YOUR CLAIM

If you are in a claim situation, please contact your customer service office immediately. Claims must be reported at the time of damage, prior to removal of any damaged trees.

Indemnity payments can be deferred up to one year following your claim inspection date. If you wish to defer your claim, you must tell your adjuster before the cheque is issued.

### PAYING THE PREMIUM

Your premium is due as soon as you receive your Statement of Insurance. However, your 2018 premium is interest-free until September 30, 2018.

Interest will start to accrue October 1. If the account is paid by October 31, no interest will be charged.

After October 31, interest will be charged at the beginning of each month until the account is paid in full. Any contract with outstanding premiums not paid or not having payment arrangements made by the March 31, 2019, deadline will not be eligible for coverage in 2019.

### Claim Example:

A customer insures all his saskatoon berry trees. He insures 500 1-3 year old trees under the establishment program and 1,500 4-6 year old trees under the replacement program. He has a loss of 400 1-3 year old trees and 1,500 4-6 year old trees.

#### Establishment Program

Insured: 500 1-3 yr old saskatoon berry trees  
 Claim: 400 trees lost  
 10% deductible of 500 trees insured = 50 trees  
 Indemnity paid for 350 trees (400 trees - 50 trees)  
**Indemnity = 350 trees X \$4.90 = \$1,715**

#### Replacement Program

Insured: 1,500 4-6 yr old saskatoon berry trees  
 Claim: 1,500 trees have been lost  
 10% deductible of 1,500 trees insured = 150 trees  
 Indemnity paid for 1,350 trees (1,500 trees - 150 trees)  
**Indemnity = 1,350 trees X \$11.40 = \$15,390**

**Total Indemnity of \$17,105**

Office Hours: 8:00 a.m. to 5:00 p.m.  
 Closed weekends and statutory holidays

Saskatchewan Crop Insurance Corporation Head Office  
 484 Prince William Drive, PO Box 3000  
 Melville, SK S0A 2P0

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**Deadline: March 31, 2018**