

 **CANADIAN  
AGRICULTURAL  
PARTNERSHIP**  
Innovate. Grow. Prosper.

# The Organic Option

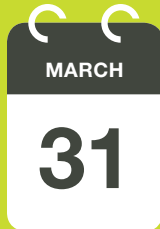


*DELIVERED BY* **SCIC**  
Saskatchewan Crop Insurance Corporation

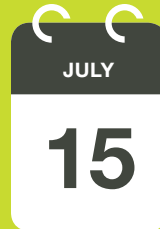
**SCIC**  
SASKATCHEWAN CROP  
INSURANCE CORPORATION 

**Canada** 

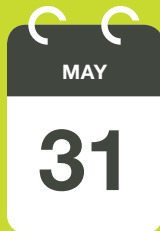
# Deadlines



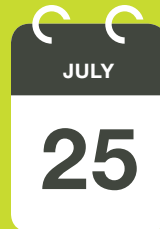
Deadline to apply, reinstate, cancel or make changes to your current year Crop Insurance contract, including all crops to be insured and coverage levels. Report any land you have added to or deleted from your contract. Customers who want insurance for this year must make arrangements for payment of outstanding balances from the previous year by March 31.



To be eligible for the Organic Reseeding benefit, the crop must be reseeded by this date.



Under the Contract Price Option, this is the deadline to provide production contract information to Crop Insurance.



To be eligible for summerfallow coverage in the following year, green manure crop growth must be terminated in the black and grey soil zones.



To be eligible for summerfallow coverage in the following year, green manure crop growth must be terminated in the brown and dark brown soil zones. Weed and volunteer growth must be controlled in all soil zones after this date.

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# Insurable Crops

SCIC insures crop varieties suitable for local growing conditions throughout the province. Insurance may be denied if you grow an inappropriate variety for your area. For a complete list and the terms and conditions, visit [www.saskcropinsurance.com](http://www.saskcropinsurance.com) or a customer service office.

## Organic Certification

Land must be certified by an approved certification body in the current year to be eligible for organic coverage. Proof of certification must be supplied to SCIC when requested.

**Transitional acres will be insured as conventional until full organic certification is achieved.**

If an insured parcel of land loses or fails to attain certification, the insured price will revert to the conventional price but the organic premium and yield will remain unchanged.

SCIC allows certified organic crops to be insured as either organic or commercial.

**Organic prices are available at your local Crop Insurance office or at [www.saskcropinsurance.com](http://www.saskcropinsurance.com).**

# Coverage Levels, Premiums and Prices

Producers may select coverage at 50, 60, 70 or 80 per cent of their average yield, cost-shared at 60 per cent by governments, 40 per cent by producers. Coverage is only available to 70 per cent for khorasan wheat.

If you are insuring both conventional and organic crops, the coverage selections made on a crop must be the same for both organic and conventional acres. SCIC pays higher claims on organic acres; therefore, premium rates are 25 per cent higher for organic over conventional crops, reflecting the increased insurance risk. Dollar per acre premiums can be more than 25 per cent higher because of differences in dollar per acre coverage.



# Contract Price Option

The Contract Price Option allows a customer to insure a crop at the price at which it is contracted.

The insured price is an average of your contract price and SCIC's base price, based on the amount of crop contracted and your production guarantee. This creates a "blended" price for which you will be insured. The blended price will be used to calculate the coverage and premium for all acres of the insured crop, including those that are not contracted. Your insured price does not guarantee market price.

Most total production, partial production or deferred delivery contracts are eligible. For deferred delivery contracts, the delivery period must be August of the crop year or later. The producer must be financially independent from the buyer for the contract to be eligible. SCIC may verify that production contracts were executed.

Eligible contracts must specify the contract price or a price premium (e.g. dollars per bushel or dollars per tonne) and the quantity of grain or number of acres contracted. A maximum allowable contract price will be set by SCIC for each crop by April 30 of the

current crop year, based on contract prices offered by Saskatchewan's primary contractors. Contract prices will be capped at this value.

You must provide SCIC with a copy of the contract by May 31 of the current crop year. SCIC will use that information to calculate the blended price, coverage and premium for the crop. If you do not provide complete contract details, your insured price will default to the base price for that crop. For losses due to quality, SCIC applies standard quality factors.

Quality is not determined by criteria stated in your production contract nor on the final price of the crop. If the use of SCIC standard quality factors places you in a claim position, your claim will be paid using the blended price.

**To access a complete list of crops available for insurance under this option, contact your local SCIC office or visit [www.saskcropinsurance.com](http://www.saskcropinsurance.com).**

# Individual Coverage

Your individual average yield is recalculated every time you grow a crop using 90 per cent of your previous individual average yield and 10 per cent of your most recent annual yield. There is a one-year lag in this calculation.

If you do not grow a crop for one or more years, your previously established individual experience will be compared to the area to establish your current yields.

**If you are insuring crops under the organic option for the first time, individual coverage may be established a number of ways:**

- If you have produced certified organic crops in the past, individual yields may be established using your production records.
- If you have previously insured the crop as conventional, your organic yield for this crop may be set as your conventional individual yield reduced by 15 to 50 per cent, depending on the crop and land use (whether it is summerfallow or stubble).

- Your individual yield may be set using the crop's organic area yield and your Management Experience Transfer index.
- If you are a new customer with no records, your individual organic yield will be set equal to the organic area yield for your region.

Organic area yields are set at conventional area yields reduced by 15 to 50 per cent, depending on the crop and land use (whether it is summerfallow or stubble).



# Insured Causes of Loss

SCIC covers you for losses resulting from uncontrollable natural hazards including:

- drought
- excessive rain
- hail
- flood
- frost
- snow
- wind
- lightning
- hurricane
- tornado
- accidental fire
- damage caused by wildlife
- insects
- gophers
- plant disease

Losses that are controllable or could have been prevented with sound farm management practices are not covered. If an insured cause of loss cannot be identified, coverage may be reduced or denied; therefore, it is important to notify SCIC immediately when damage occurs.



# Uninsured Causes of Loss

SCIC policies are designed to ensure that those producers who use recommended management techniques are not at a financial disadvantage to the few who do not. SCIC expects that organic producers make an effort to prevent or control weed, insect and disease damage using available organic management techniques.

Any “controllable” loss is considered an uninsured cause of loss. Examples include:

- Poor quality seed
- Improper seed placement or seeding depth
- Weed-induced and/or insect-induced yield losses where insufficient management practices were implemented

Losses that could have been prevented or managed through available organic management techniques are not covered. If there is an insufficient or no attempt to control the damage or the control measure is untimely, SCIC may declare the damage as an uninsured cause of loss and withhold a portion of the claim due to this cause.

How the uninsured cause of loss is applied to your claim depends on the magnitude and the circumstances. The claim will be reduced equal to the yield-loss that can be attributed to the controllable factor, up to the full claim amount. In some circumstances where it is very difficult to measure yield-loss due to a factor, claim reductions may be made based on the range of yields in the area.

**If you elect to insure a certified organic crop as commercial, SCIC considers that all conventional management practices (fertilizers, seed treatments, pesticides) are available to you.** SCIC will consider losses deemed to be controllable using conventional methods as uninsured causes of loss.

# Controlling Weeds on Your Organic Crops

Weeds will normally cause some yield-loss in organic crops and this is accounted for in long-term average organic yields and organic premium rates.

When calculating penalties for weed-related yield losses, the average percentage of loss due to weeds is deducted from the penalty.

If weed populations reduce your yield enough to put the crop in a claim situation, SCIC will evaluate your organic weed management practices. If weed management practices are considered inadequate, penalties may be applied based on the yield-loss attributed to the weeds. In this situation, the portion of the claim resulting from inadequate weed control will not be paid.

To evaluate whether weed management is adequate, SCIC will evaluate the following:

- Crop rotation
- Frequency of green manure plow-downs and summerfallow
- Use of perennial crop phases in rotations
- Use of diverse crop types and seeding dates (e.g. fall cereals, spring cereals, oilseeds, pulses, forages, green manures)

- Rotation of highly competitive crops with less competitive crops
- Use of competitive crop cultivars (e.g. taller varieties as opposed to semi-dwarf varieties)
- Use of increased seeding rates, narrow plant row spacing and wider seed spread
- Appropriate use of delayed or early seeding, depending on primary weed pressures
- Proper seedbed weed control, including use of false seedbed techniques
- Use of tillage (pre-seeding, pre-emergent, post-emergent, post-harvest, inter-row)
- Proper prevention of weed seed set in plow-down and fallow years
- Other longer-term weed control such as mowing perennial weeds, clipping weeds above or within the crop canopy and chaff collection

**When considering weed management practices, SCIC recognizes that not all of these techniques are appropriate for every farm, crop or year.**

# Controlling Grasshoppers on Your Organic Crops

As an organic producer, you are responsible to control losses due to grasshoppers when it is economically and agronomically feasible. Organic producers are not expected to jeopardize their organic certification, but are expected to be familiar with, and implement, any appropriate grasshopper management methods that are allowed under their organic certification.

Non-chemical, cultural management is one preventative approach to grasshopper control. Methods must be implemented well in advance of any grasshopper infestation to be effective.

General recommendations for cultural prevention and management of grasshoppers in areas where problem populations are expected include:

- Avoid seeding very susceptible crops on stubble where a significant number of grasshopper eggs have been laid.
- Where the source of grasshoppers is predominantly outside the field, use a guard strip of a non-preferred crop or a tilled buffer strip around the perimeter of the field. (If the entire field is seeded to a non-preferred crop, a guard strip is not required. Permanent buffer strips of perennial forages are not effective as a grasshopper control.)
- Seed as early as possible in the spring or use fallseeded crops so the crop is more advanced when grasshoppers begin hatching and feeding.

# Organic Reseeding Benefit

Since weed control options are limited on organic crops, SCIC offers the Organic Reseeding Benefit. **To be eligible for this benefit, the crop must be reseeded by July 15.\*** Crops reseeded after Crop Insurance's seeding deadlines are not eligible for yield-loss insurance.

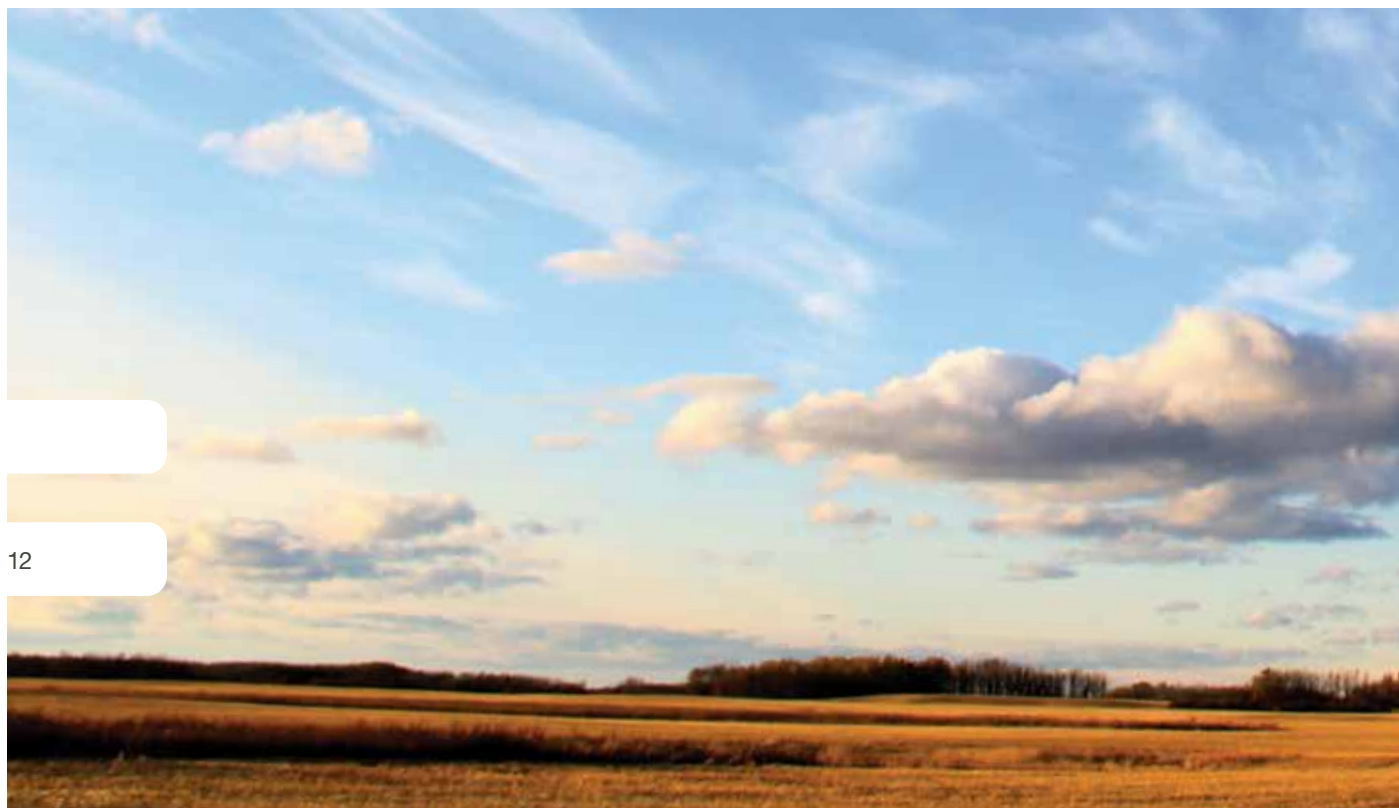
**The reseeded benefit payment is the same as establishment payments under the conventional multi-peril program. If you decide to till any organic acres due to excessive weeds, you must contact SCIC before working the crop down.**

Acres will be inspected to verify:

- 10 acres or 10 per cent of the insurable crop is affected by excessive weeds
- The acres are insured as organic
- The acres were originally seeded at the recommended rate
- The acres were tilled for weed control
- The new crop was reseeded at the recommended rate

Yield-loss insurance may be purchased on the reseeded acres, provided they were seeded by Crop Insurance's seeding deadlines, even if the crop was not previously selected. If the reseeded crop was previously selected and seeding deadlines are met, those acres will continue to be insured.

*\*The July 15 deadline is later than other seeding deadlines for yield-loss insurance (June 20) and greenfeed (June 30) to provide organic customers with sufficient time to assess weed pressure and decide if crops should be plowed down and reseeded. Any crop can be reseeded for this benefit, including crops intended for green manure plow-down.*

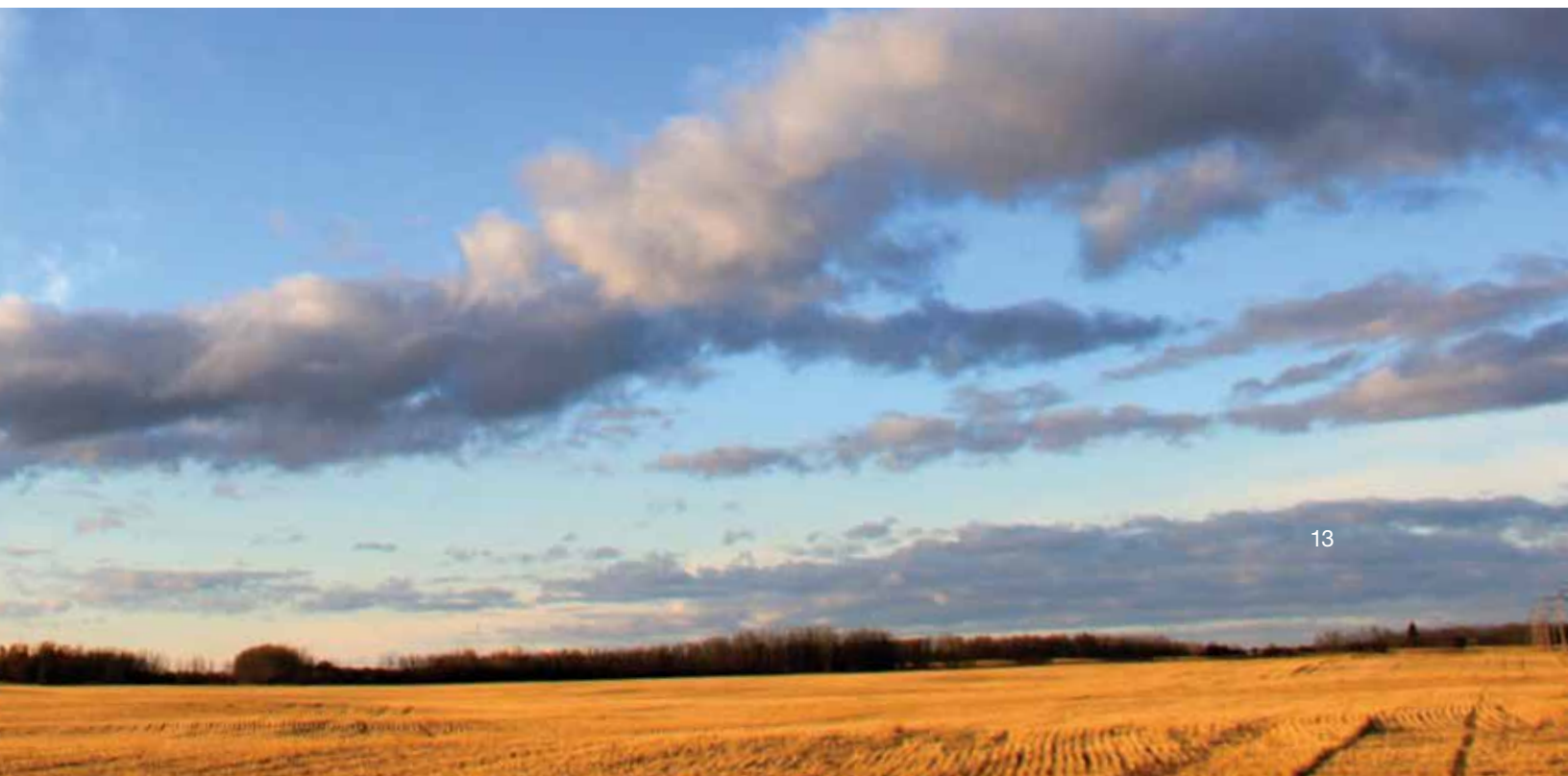


# Green Manure Crops and Summerfallow Coverage

Green manure crop acres intended for plow-down should be listed as summerfallow on your Seeded Acreage Report.

**To be eligible for summerfallow coverage the following year, green manure crop growth must be terminated by July 11 in the brown and dark brown soil zones and by July 25 in the black and grey soil zones.** These acres will be eligible for summerfallow coverage the following year provided that deadlines for crop termination are met. If deadlines are not met, the acres are eligible for stubble coverage the following year. Termination of a green manure crop is defined as complete control of all living plant material and must be maintained for the rest of the growing season.

Green manure crops are nitrogen-fixing crops (legumes or mixtures containing a legume) or crops increasing soil fertility through other mechanisms. Volunteer crops and weeds are not considered green manure crops (as defined by Crop Insurance) and their growth must be controlled in all soil zones by July 11 and maintained thereafter.



# Customer Service Offices

## Assiniboia

Box 340  
401 1st Ave. W.  
Assiniboia, SK  
S0H 0B0  
1.888.935.0017

## Davidson

Box 339  
103 Lincoln St.  
Davidson, SK  
S0G 1A0  
1.888.935.0020

## Estevan

Box 1716  
#5-419 Kensington Ave.  
Estevan, SK  
S4A 1C8  
1.888.935.0002

## Humboldt

Geschäft Centre  
Box 660  
1710 8th Ave.  
Humboldt, SK  
S0K 2A0  
1.888.935.0026

## Kindersley

Unit 1120  
608 12th Ave. E.  
Kindersley, SK  
S0L 1S0  
1.888.935.0021

## Leader

Box 387  
#5-111 1st Ave. W.  
Leader, SK  
S0N 1H0  
1.888.935.0011

## Moose Jaw

45 Thatcher Dr. E.  
Moose Jaw, SK  
S6J 1L8  
1.888.935.0012

## Moosomin

Box 889  
709 Carleton St.  
Moosomin, SK  
S0G 3N0  
1.888.935.0005

## North

**Battleford**  
Kramer Place  
#100-1192 102nd St.  
North Battleford, SK  
S9A 1E9  
1.888.935.0028

## Preeceville

Box 800  
239 Hwy. Ave. E.  
Preeceville, SK  
S0A 3B0  
1.888.935.0015

## Prince Albert

Box 3003  
800 Central Ave.  
Prince Albert, SK  
S6V 6G1  
1.888.935.0018

## Raymore

Box 178  
113 Main St.  
Raymore, SK  
S0A 3J0  
1.888.935.0016

## Regina

515 Henderson Dr.  
Regina, SK  
S4N 5X1  
1.888.935.0001

## Rosetown

Box 1000  
124 2nd Ave W.  
Rosetown, SK  
S0L 2V0  
1.888.935.0019

## Saskatoon

3830 Thatcher Ave.  
Saskatoon, SK  
S7R 1A5  
1.888.935.0024

## Shaunavon

Box 1210  
55 3rd Ave. E.  
Shaunavon, SK  
S0N 2M0  
1.888.935.0010

## Swift Current

E.I. Wood Building  
Box 5000  
#102-350 Cheadle St. W.  
Swift Current, SK  
S9H 4G3  
1.888.935.0007

## Tisdale

Box 310  
1105 99th St.  
Tisdale, SK  
S0E 1T0  
1.888.935.0014

## Turtleford

Box 400  
217A Main St.  
Turtleford, SK  
S0M 2Y0  
1.888.935.0030

## Weyburn

Box 2003  
#119-110 Souris Ave. N.E.  
Weyburn, SK  
S4H 2Z8  
1.888.935.0003

## Yorkton

38 5th Ave. N.  
Yorkton, SK  
S3N 0Y8  
1.888.935.0013

Ce livret est aussi disponible en français.



## Contact Information

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

**Email:** [customer.service@scic.gov.sk.ca](mailto:customer.service@scic.gov.sk.ca)

**Phone:** 306.728.7200

**Fax:** 306.728.7202

**Toll Free:** 1.888.935.0000

**Office Hours:**

Monday to Friday, 8 a.m. to 5 p.m.

Closed weekends and statutory holidays.

