

### What are customer service follow-ups?

Crop Insurance adjusters are always improving methods of assessing crop damage. Occasionally, a second adjuster will do a follow-up telephone call or visit. This adjuster will check the original work and ask questions about the way your claim was completed.

### Can I defer payment?

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 want your payment deferred. The payment will be made on the deferral date. Any outstanding balance will be deducted from deferred indemnities.

### CropConnect

CropConnect helps producers conduct more of their business online. You can make your insurance selections, land changes, submit post-harvest claims, complete Seeded Acreage Reports and Production Declarations from your home computer or mobile device. Check out all the features by activating your account today!

**For complete information on SCIC's Establishment Benefit, see *Guide to Understanding Crop Insurance*, visit [www.saskcropinsurance.com](http://www.saskcropinsurance.com) or contact your local Crop Insurance office.**



 CANADIAN  
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 CropInsurance

# Establishment Benefit

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

**SCIC**  
SASKATCHEWAN CROP  
INSURANCE CORPORATION 

**Canada** 

## Overview

An Establishment Benefit is paid on insured spring and fall-seeded annual crops which fail to establish by June 20 (June 30 for greenfeed) due to an insurable cause of loss.

### Forage Establishment Benefit Option (FEBO)

This is a stand-alone option that can be selected for newly seeded forage acres. Claims are subject to a deductible of 15 per cent of the total establishment coverage of alfalfa, alfalfa/grass and grass. Sweetclover and native forage are calculated separately.

### Organic Reseeding Benefit (ORB)

The Saskatchewan Crop Insurance Corporation (SCIC) offers this benefit on crops that are worked under and reseeded by July 15 due to excessive weeds. Before tilling organic acres, please contact SCIC for an inspection.

## Description

Establishment is determined by counting the number of viable seeds and/or plants in a defined area.

## Eligibility

Eligible acres (not applicable to the Forage Establishment Benefit Option or Organic Reseeding Benefit) must be in an adjoining block of five acres or greater per legal land description. A minimum of 10 acres or 10 per cent of the total acres seeded to the insurable crop, whichever is less, must have failed to establish.

## Process

1. Register a claim with your local Crop Insurance office prior to reseeding or working down any portion of an insured crop.
2. SCIC schedules an inspection where you accompany an adjuster to the affected field.
3. During the inspection, an adjuster will complete plant counts, determine the cause of loss and determine the number of eligible acres.
4. The adjuster should record and explain all information to you. If you agree with the results of the inspection, please sign the claim form. If you do not agree, please inform the adjuster of this and SCIC will send another adjuster to complete a second assessment.
5. Select a payment option:
  - direct payment into your bank account (request form from the adjuster),
  - deferral of claim payment, or
  - cheque issued from Head Office (generally one to two week delivery).
6. Complete and return any subsequent forms, including a verification form – as soon as the acres are put to another use (tilling, grazing, etc.).
7. A Statement of Indemnity will be issued accounting for the number of claim acres, the total amount of compensation and any compensation paid or still owing. Any cheques issued by Head Office will accompany this statement.

## Questions & Answers

### Do I have to reseed if the crop is not established?

If the adjuster determines the acres qualify for an Establishment Benefit, the claim will be paid regardless of whether or not the acres are reseeded.

### Do I have to destroy the crop to receive the Establishment Benefit?

If the plant counts determine that the crop is not established, the compensation will be paid regardless of whether the crop is destroyed. If the crop is left, no additional benefits will be paid on these acres. When the plant counts put the crop in the “choice” range, the producer may either leave the crop and be insured with full yield-loss coverage or destroy the crop and receive the Establishment Benefit. In the choice range, it is not an option to accept the benefit and leave the crop.

### If it is not possible to produce another crop, what happens?

When it is not possible to reseed a crop (excluding forage) due to poor growing conditions, SCIC may accept liability on the original crop. If the seed is still viable in the soil, you may be eligible for yield-loss coverage.

### How does the Establishment Benefit work with the Unseeded Acreage benefit?

If conditions are too wet to reseed, a producer may be eligible for an Unseeded Acreage benefit on the acres where an Establishment Benefit was previously paid.

### Will an establishment claim affect my experience discount/surcharge?

Establishment claims on grain crops will not affect your experience discount/surcharge. However, claims on forage are used when calculating discounts/surcharges.

### Will SCIC insure a new crop if I reseed?

You can purchase yield-loss insurance on the reseeded acres even if the crop was not previously endorsed. If insurance is selected on the reseeded crop, the reseeded acres will be insured provided they are seeded by June 20 (June 30 for greenfeed) and the crop has a reasonable expectation to mature. Production from insured acres should be kept separate from the production of uninsured acres.

### What coverage are fall-seeded crops eligible for?

Fall rye and winter wheat that are insured against yield loss by March 31 can be eligible for an Establishment Benefit for spring-related losses. To be eligible, the crop must have come through the winter established, but suffered a subsequent loss that occurred prior to June 20 due to a non-winter related event.

### What if I file a Forage Establishment Benefit claim in the fall?

Crops can be inspected in the fall but the claim will not be completed until spring. A claim will not be paid until the year of establishment.

### Why do I need at least five acres in an adjoining block per legal land description to be eligible for a claim?

Most producers would not summerfallow or reseed less than five acres if they failed to establish. (Not applicable to Forage Establishment Benefit Option or Organic Reseeding Benefit.)

### Can I graze my forage crop in the year of establishment?

No. Grazing a forage or companion crop in the establishment year is not a recommended practice. A forage crop is not eligible for coverage if it is grazed.