

Example

A producer farms 1,000 acres. This year, the producer is able to seed 600 acres.

Total Farm cultivated acres	1,000
Farm acres seeded	600
Farm acres dry enough to seed	0
Previous year's summerfallow acres	150
Summerfallow acres dry enough to seed	0
Summerfallow acres seeded	0
Seeding intensity	90%

Seeding Intensity Calculation

Year	Acres seeded	Acres too wet to seed	Summer-fallow	Total acres	Annual per cent seeded
Year 1	800	200*	0	1,000	100%
Year 2	850	100*	50	1,000	95%
Year 3	800	0*	200	1,000	80%
Year 4	860	0	140	1,000	86%
Four-year average					90%

*These acres are considered seeded for this calculation.

Year 1 = to previous crop year

Deductible Calculation

Total acres	Stubble too wet to seed	SMF too wet to seed	Acres seeded	Total acres x seeding	Deductible
160	50	0	110	144	7.2
160	0	0	160	144	0*
160	160	0	0	144	7.2
160	40	0	120	144	7.2
110	0	0	110	99	0*
150	0	150	0	135	6.8
100	0	0	100	90	0*
Total			600		28

*A deductible only applies to quarters with acres too wet to seed.

Claim Calculation (Whole Farm)

Cultivated acres (A)		1,000
Seeding intensity (B)		90%
Annual acres normally seeded (C)	A x B	900
Deductible (D)	See above.	28
Whole farm coverage (E)	C - D	872
Acres seeded (F)		600
Farm acres dry enough to seed (G)		0
Eligible acres (H)	E - (F - G)	272

Unseeded Acreage = 272 acres x \$70/acre = \$19,040

Summerfallow acres are not included as dry enough to seed in the USA calculation. Speak to a customer service representative on how summerfallow impacts the USA claim calculation.

Premium Calculation Example

USA premium is charged on all normally seeded annual crop acres that are eligible for USA coverage. Biannual, perennial, or triennial acres are not eligible for USA coverage, and therefore are not included in the USA premium calculation.

Total Farm Cultivated Acres		1000
Forage Acres	Alfalfa/Grass	200
Annual Crop Acres	HRSW	300
	Canola	400
Acres Too Wet to Seed		100
Total Annual Crop Acres		300+400+100 = 800
4 Year Avg. Seeding Intensity		90%
Normally Seeded Acres		800x90%
USA Premium per Acre		\$0.67
Total USA Premium		\$0.67x720 = \$482.40

*Customer USA premium per acre has individual experience discount/surcharge applied.

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 Unseeded Acreage Benefit, see *Your Complete Guide to Understanding Crop Insurance*, visit www.saskcropinsurance.com or contact your local Crop Insurance office.

1-888-935-0000

customer.service@scic.gov.sk.ca

www.saskcropinsurance.com

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**CANADIAN
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Unseeded Acreage

SCIC
SASKATCHEWAN CROP
INSURANCE CORPORATION

Canada

Overview

An Unseeded Acreage (USA) Benefit of \$50, \$70, \$85 or \$100 per eligible acre is paid on acres that are too wet to seed by June 20 due to excess moisture. Unseeded Acreage claims must be registered by June 25. Claims received after this will be subject to a 25 per cent reduction in payment to a maximum of \$1,000; claims received after July 3 will be denied.

Description

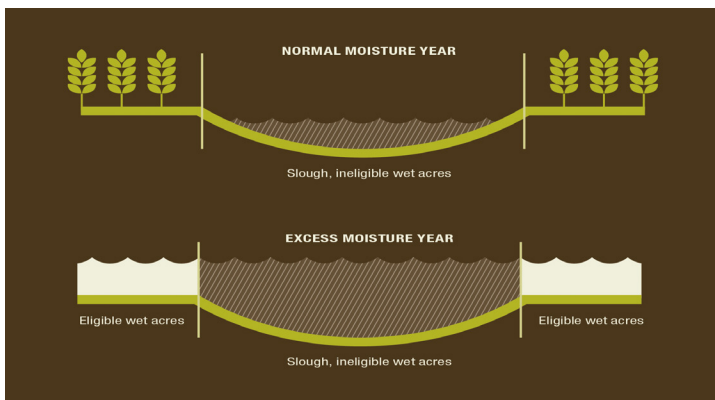
Compensation is available for acres that cannot be seeded as a result of excess spring moisture as long as the source is an insurable cause of loss, such as rainfall, flooding or spring run-off. Coverage is inclusive of multi-peril insurance and is dependent upon the coverage level chosen prior to March 31 and will roll over each year unless changed by the producer.

Eligibility

Eligible acres are those a producer normally seeds but remain unseeded by June 20 due to excess spring moisture. Acres subject to flooding, such as sloughs in the field, that are traditionally wet or remain underwater in a year of normal moisture, are not eligible. If a producer is able to prepare the seed bed in the fall (work, mow or burn the areas that were wet), then this land is considered eligible for coverage.

Process

1. Register a claim with your local Crop Insurance office.
2. The Saskatchewan Crop Insurance Corporation (SCIC) schedules an inspection where you accompany an adjuster to the affected field.
3. During the inspection, an adjuster will determine seeded acres, summerfallow acres and acres too wet to seed.
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. Please inform the adjuster if you wish to defer your payment.
6. A Statement of Indemnity will be issued accounting for the total payable acres. If compensation is owed, the payment will accompany this statement.



Questions & Answers

How does the Unseeded Acreage Feature work?

The Unseeded Acreage feature or USA, is designed to compensate producers who are unable to seed their crop due to excess spring moisture. The feature does not provide payment on every reported wet acre. Eligible acres are those a producer normally seeds but remain unseeded by June 20. A five per cent deductible and seeding intensity are applied. Seeding intensity is the per cent of acres normally seeded on a producer's farm.

How much compensation can a producer receive?

Compensation is \$50, \$70, \$85 or \$100 per eligible acre depending on the coverage level selected in the spring.

What is covered by the USA feature?

USA will compensate for land that producers are unable to seed in the spring and will cover land that is underwater due to spring moisture. Acres subject to flooding, such as sloughs in the field, that are traditionally wet or remain underwater in a year of normal moisture, are not eligible.

The Unseeded Acreage feature covers land that is too wet to seed, but does not cover standing bodies of water?

Yes that is correct. USA will compensate for land that producers are unable to seed or is underwater due to excess spring moisture; however, land that remains under water due to previous years' moisture is not eligible as it is not considered in adequate seeding condition.

How do you determine what land qualifies?

If a producer is able to prepare the seed bed in the fall (work, mow or burn the areas that were wet), then this land is considered eligible for USA coverage. Acres are excluded from any future USA claim calculations until they are in a condition to seed.

Does SCIC inspect every USA claim?

SCIC strives to inspect all USA claims in a timely manner. Where USA claim volumes are high, producers may have their claims paid without inspection.

What options do producers have if they planted their crop and there is too much rain causing flooding on their land?

The USA feature does not cover spot loss flooding after June 20. Prior to June 20, Crop Insurance has an establishment program for crops that are seeded but fail to establish by June 20. After this date, insurable crops are eligible for yield loss.

Is there a deadline producers should be aware of if they need to file a claim this spring?

Filing a seeded acreage report does not ensure a USA claim is filed. If a producer thinks they have land eligible for a claim, they must call SCIC by June 25.

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 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.