

## 2025 Hail Insurance Coverages and Premiums

Risk Area	Basic Rate	All Wheats, Oats, Barley, Flax, Fall Rye, Sunflowers, Mixed Grain, Corn (Grain, Silage, OP), Canola, Rapeseed, Canaryseed, Triticale						Basic Hay, Select Hay types Greenfeed						All Dry Edible Beans Proso Millet, Fababeans						Annual & Perennial Ryegrass Seed, Tall Fescue Seed, Ped. Timothy, Hemp, Novel Crops Mustard, Field Peas					
		1 x Basic Rate			.75 x Basic Rate			1.3 x Basic Rate			1.5 x Basic Rate			1.75 x Basic Rate			2 x Basic Rate			2.5 x Basic Rate			Buckwheat		
		\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400
#1	2.4%	\$4.80	\$7.20	\$9.60	\$3.60	\$5.40	\$7.20	\$6.24	\$9.36	\$12.48	\$7.20	\$10.80	\$14.40	\$8.40	\$12.60	\$16.80	\$9.60	\$14.40	\$19.20	\$12.00	\$18.00	\$24.00	\$12.00	\$18.00	\$24.00
#2	3.0%	\$6.00	\$9.00	\$12.00	\$4.50	\$6.75	\$9.00	\$7.80	\$11.70	\$15.60	\$9.00	\$13.50	\$18.00	\$10.50	\$15.75	\$21.00	\$12.00	\$18.00	\$24.00	\$15.00	\$22.50	\$30.00	\$15.00	\$22.50	\$30.00
#3	2.3%	\$4.60	\$6.90	\$9.20	\$3.45	\$5.18	\$6.90	\$5.98	\$8.97	\$11.96	\$6.90	\$10.35	\$13.80	\$8.05	\$12.08	\$16.10	\$9.20	\$13.80	\$18.40	\$11.50	\$17.25	\$23.00	\$11.50	\$17.25	\$23.00
#4	1.9%	\$3.80	\$5.70	\$7.60	\$2.85	\$4.28	\$5.70	\$4.94	\$7.41	\$9.88	\$5.70	\$8.55	\$11.40	\$6.65	\$9.98	\$13.30	\$7.60	\$11.40	\$15.20	\$9.50	\$14.25	\$19.00	\$9.50	\$14.25	\$19.00
#5	3.3%	\$6.60	\$9.90	\$13.20	\$4.95	\$7.43	\$9.90	\$8.58	\$12.87	\$17.16	\$9.90	\$14.85	\$19.80	\$11.55	\$17.33	\$23.10	\$13.20	\$19.80	\$26.40	\$16.50	\$24.75	\$33.00	\$16.50	\$24.75	\$33.00
#6	2.7%	\$5.40	\$8.10	\$10.80	\$4.05	\$6.08	\$8.10	\$7.02	\$10.53	\$14.04	\$8.10	\$12.15	\$16.20	\$9.45	\$14.18	\$18.90	\$10.80	\$16.20	\$21.60	\$13.50	\$20.25	\$27.00	\$13.50	\$20.25	\$27.00
#7	2.6%	\$5.20	\$7.80	\$10.40	\$3.90	\$5.85	\$7.80	\$6.76	\$10.14	\$13.52	\$7.80	\$11.70	\$15.60	\$9.10	\$13.65	\$18.20	\$10.40	\$15.60	\$20.80	\$13.00	\$19.50	\$26.00	\$13.00	\$19.50	\$26.00
#8	2.4%	\$4.80	\$7.20	\$9.60	\$3.60	\$5.40	\$7.20	\$6.24	\$9.36	\$12.48	\$7.20	\$10.80	\$14.40	\$8.40	\$12.60	\$16.80	\$9.60	\$14.40	\$19.20	\$12.00	\$18.00	\$24.00	\$12.00	\$18.00	\$24.00
#9	2.8%	\$5.60	\$8.40	\$11.20	\$4.20	\$6.30	\$8.40	\$7.28	\$10.92	\$14.56	\$8.40	\$12.60	\$16.80	\$9.80	\$14.70	\$19.60	\$11.20	\$16.80	\$22.40	\$14.00	\$21.00	\$28.00	\$14.00	\$21.00	\$28.00
#10	2.1%	\$4.20	\$6.30	\$8.40	\$3.15	\$4.73	\$6.30	\$5.46	\$8.19	\$10.92	\$6.30	\$9.45	\$12.60	\$7.35	\$11.03	\$14.70	\$8.40	\$12.60	\$16.80	\$10.50	\$15.75	\$21.00	\$10.50	\$15.75	\$21.00
#11	1.5%	\$3.00	\$4.50	\$6.00	\$2.25	\$3.38	\$4.50	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00	\$7.50	\$11.25	\$15.00	\$7.50	\$11.25	\$15.00
#12	2.2%	\$4.40	\$6.60	\$8.80	\$3.30	\$4.95	\$6.60	\$5.72	\$8.58	\$11.44	\$6.60	\$9.90	\$13.20	\$7.70	\$11.55	\$15.40	\$8.80	\$13.20	\$17.60	\$11.00	\$16.50	\$22.00	\$11.00	\$16.50	\$22.00
#14	1.5%	\$3.00	\$4.50	\$6.00	\$2.25	\$3.38	\$4.50	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00	\$7.50	\$11.25	\$15.00	\$7.50	\$11.25	\$15.00
#15	1.5%	\$3.00	\$4.50	\$6.00	\$2.25	\$3.38	\$4.50	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00	\$7.50	\$11.25	\$15.00	\$7.50	\$11.25	\$15.00
#16	1.7%	\$3.40	\$5.10	\$6.80	\$2.55	\$3.83	\$5.10	\$4.42	\$6.63	\$8.84	\$5.10	\$7.65	\$10.20	\$5.95	\$8.93	\$11.90	\$6.80	\$10.20	\$13.60	\$8.50	\$12.75	\$17.00	\$8.50	\$12.75	\$17.00

Risk Area	Basic Rate	Potatoes, Sweet Corn			Vegetables			Strawberries		
		1 x Basic Rate			2 x Basic Rate			2 x Basic Rate		
		\$500	\$700	\$900	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000	\$5,000
#1	2.4%	\$12.00	\$16.80	\$21.60	\$48.00	\$72.00	\$96.00	\$144.00	\$192.00	\$240.00
#2	3.0%	\$15.00	\$21.00	\$27.00	\$60.00	\$90.00	\$120.00	\$180.00	\$240.00	\$300.00
#3	2.3%	\$11.50	\$16.10	\$20.70	\$46.00	\$69.00	\$92.00	\$138.00	\$184.00	\$230.00
#4	1.9%	\$9.50	\$13.30	\$17.10	\$38.00	\$57.00	\$76.00	\$114.00	\$152.00	\$190.00
#5	3.3%	\$16.50	\$23.10	\$29.70	\$66.00	\$99.00	\$132.00	\$198.00	\$264.00	\$330.00
#6	2.7%	\$13.50	\$18.90	\$24.30	\$54.00	\$81.00	\$108.00	\$162.00	\$216.00	\$270.00
#7	2.6%	\$13.00	\$18.20	\$23.40	\$52.00	\$78.00	\$104.00	\$156.00	\$208.00	\$260.00
#8	2.4%	\$12.00	\$16.80	\$21.60	\$48.00	\$72.00	\$96.00	\$144.00	\$192.00	\$240.00
#9	2.8%	\$14.00	\$19.60	\$25.20	\$56.00	\$84.00	\$112.00	\$168.00	\$224.00	\$280.00
#10	2.1%	\$10.50	\$14.70	\$18.90	\$42.00	\$63.00	\$84.00	\$126.00	\$168.00	\$210.00
#11	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00
#12	2.2%	\$11.00	\$15.40	\$19.80	\$44.00	\$66.00	\$88.00	\$132.00	\$176.00	\$220.00
#14	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00
#15	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00
#16	1.7%	\$8.50	\$11.90	\$15.30	\$34.00	\$51.00	\$68.00	\$102.00	\$136.00	\$170.00

**If you wish to take additional coverage at a later date, contact MASC.**

**Note 1: Prior to July 30, part or all of your hail insurance coverage may be cancelled by the applicant by sending a request for cancellation in writing. A percentage of the premium will be refunded based on a short date cancellation table.**

**Note 2: Under the Continuous Hail Insurance Option, coverage can only be cancelled if acres have been appraised by MASC and destroyed.**

A map of the province of Manitoba, Canada, showing 16 numbered risk areas. The map also displays the boundaries of rural municipalities, which are outlined in pink. Major bodies of water, including Lake Winnipeg, Lake Winnipegosis, and Lake Manitoba, are shown in light blue. The risk areas are numbered 1 through 16, with some areas like 16 and 8 being significantly larger than others. The map includes labels for various rural municipalities such as Kelsey, Mountain, Minto-Nas-Bowman, Swan Valley West, Ethelbert, Mossey River, Dauphin, Lakeshore, Alonsa, West Interlake, Coldwell, Armstrong, Orléans, St. Laurent, Rockwood, St. Clements, Lac du Bonnet, Pinawa, Whitesmoke, Reynolds, Hanover, Ste. Anne, Tache, Springfield, Brokenhead, St. Andrews, Woodlands, Portage la Prairie, Westlake-Oldstone, Olenella-Landsdowne, Olenboro-South Cypress, North Norfolk, North Cypress-Langford, Elton, Riverdale, Whitehead, Cornwallis, Oakview, Minto-Odanan, Prairie View, Yellowhead, Harrison Park, Rossburn, Grandview, Gilbert Plains, Hillsburg-Roblin, Shell River, and many others. The map is a detailed representation of the administrative divisions and risk zones within Manitoba.