

INSURANCE

Corn Insurance

Purpose

• MASC provides insurance for three types of corn: grain, open pollinated, and silage corn in Manitoba.

Eligibility

- Insurance for grain corn, open pollinated corn and silage corn is available to producers who grow a minimum of five acres of corn in Manitoba.
- All hybrid varieties of grain corn and silage corn are eligible for AgrilInsurance coverage. All open pollinated corn varieties are eligible for AgrilInsurance coverage.
- All hybrid varieties of grain corn and open pollinated corn varieties are eligible for coverage as silage corn. Hybrid silage corn and open pollinated silage corn will be combined for claim purposes, but not for coverage.

Coverage

- Producers can choose from three coverage levels: 50%, 70%, or 80% of their probable yield, or Crop Coverage Plus (CCP) that provides up to 90% coverage (excluding silage). Probable yields are calculated by the producer's individual 10-year historical yields (a 10-year provincial average is used for new grain corn producers; silage producers' probable yields are always the provincial average).
- Corn is insurable in all regions of the province. Areas outside of designated Grain Corn Insurance areas fall within the "Insurance Test Area" and have no extended seeding period.

Cost

• AgrilInsurance premiums for corn production are shared 40% by producer, 36% by the Government of Canada, and 24% by the Province of Manitoba.

Claims

• AgrilInsurance claims for corn are based on the following stages of adjustment:

Reseeding	25% of dollar coverage
Losses up to and including June 20	50% of dollar coverage
Losses after June 20, but prior to harvest	Full dollar coverage
Post-harvest claims	Full dollar coverage

Harvesting Corn

• If a producer changes their harvest intentions, such as: corn insured as grain changed to be silage or grazed; or corn insured as silage now to be harvested as grain or grazed, the producer must contact their local MASC Insurance office to register a claim prior to putting the crop to an alternate use. An MASC adjustor will appraise the crop according to procedures specific to the way the crop was originally insured.

Grazing Corn

• Producers growing grain or silage corn varieties for the purpose of fall or winter grazing can insure the corn as silage corn, and have it appraised in the fall to determine if there was a production loss. This appraisal should occur when the corn would normally be silaged.

Seeding Deadlines

• Seeding deadlines for corn depend on the type of corn grown and the insurable areas, as follows:

Corn Type	Seeding Deadline (full coverage)	Extended Seeding Deadline (coverage reduced by 20%)
Silage	Silage Corn Area 1: June 15	Silage Corn Area 1: June 16 - June 20
	Silage Corn Area 2: May 30	Silage Corn Area 2: May 31 - June 4
Grain	Grain Corn Area 1: June 6	Grain Corn Area 1: June 7 - June 11
	Grain Corn Areas 2 - 4: May 30	Grain Corn Areas 2 - 4: May 31 - June 4
	ITA: May 30	ITA: none
Open Pollinated	May 30 ITA: May 30	May 31 - June 4 ITA: none

Important Dates and Deadlines

March 31 - Last day to apply for or make changes to an MASC AgrilInsurance contract

June 30 - Last day to file a Seeded Acreage Report

November 30 - Last day to file a Harvested Production Report and register a post-harvest claim without penalty

Note: This information sheet contains general information only and does not form part of the AgrilInsurance Contract between an insured and MASC. In all cases, the AgrilInsurance Contract shall prevail.



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