

INSURANCE

Forage Insurance Overview

Introduction

- Forage Insurance is a suite of programs designed to meet the needs of forage producers in Manitoba.
- Producers can choose Select Hay Insurance, which insures against quality and production shortfalls individually for five types of hay (with no offsetting between types), or Basic Hay Insurance that provides whole-farm forage insurance on all five hay types at a lower cost (with offsetting between types).
- Forage stands of less than or equal to 4 years old and stands older than 4 years have the same premium, but have differing probable yields.
- Participants in either Select Hay Insurance or Basic Hay Insurance automatically receive the Forage Restoration Benefit, which compensates for damaged tame forage acres due to excess moisture, and the Hay Disaster Benefit, which provides additional compensation during severe province-wide shortfalls.
- Additional selections are also offered as options, including the Harvest Flood Option, Pasture Insurance, and the Enhanced Quality Option.
- Forage Establishment Insurance is also available to provide assistance if an eligible forage crop fails to establish
- Annual crops designated as Greenfeed do not qualify for forage insurance, however are insurable under AgriInsurance.

Select Hay Insurance

Select Hay Insurance provides insurance coverage for producers who experience a production shortfall or quality loss due to designated perils.

- Select Hay Insurance provides production and quality guarantees on five types of hay - Alfalfa, Alfalfa Grass Mixtures, Tame Grasses, Clover and Coarse Hay, with no offsetting between hay types for coverage and claim calculations.
- Producers can select coverage levels of 70% or 80% of Probable Yield for each individual crop.
- Producers insuring Alfalfa under Select Hay Insurance can also insure for a higher Relative Feed Value (RFV) by enrolling in the Enhanced Quality Option.

Basic Hay Insurance

Basic Hay Insurance provides a lower cost whole-farm forage insurance package to insure your winter feed supplies against losses due to designated perils.

- Basic Hay Insurance provides a combined production guarantee on all hay types.
- Basic Hay Insurance provides 80% coverage on the Probable Yield. Producers can choose between High Dollar and Low Dollar Value options.
- There is no RFV guarantee.

Forage Insurance Options

Harvest Flood Option

The Harvest Flood Option provides coverage for Coarse Hay if a producer is unable to harvest due to excess moisture.

Enhanced Quality Option

The Enhanced Quality Option provides a higher RFV guarantee for Alfalfa hay, and is only available to producers with Alfalfa insured under Select Hay Insurance.

Pasture Insurance

Pasture Insurance provides additional insurance coverage to cover potential losses resulting from shortfalls in summer grazing capacity.

Forage Insurance Benefits

Hay Disaster Benefit

The Hay Disaster Benefit is included with Select Hay Insurance and Basic Hay Insurance, and compensates forage producers for the increased costs of hay and transportation when there is a severe province-wide forage shortfall. This benefit is provided at no cost to producers.

Forage Restoration Benefit

The Forage Restoration Benefit is included as part of Select Hay Insurance and Basic Hay Insurance, and compensates producers when insured forages and forage seed crops are damaged by excess moisture and need to be re-established.

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

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