

INSURANCE

Forage Restoration (Forage Insurance and Forage Seed Insurance)

Purpose

• Forage Restoration provides a benefit to Manitoba farmers to restore tame forages (excluding sweet clover and coarse hay) and forage seed crops (excluding annual and perennial ryegrass) that are damaged due to excess moisture prior to September 30.

Eligibility

- Established acres of tame forages (excluding sweet clover and coarse hay), tall fescue seed, alfalfa seed and pedigreed timothy seed are eligible for Forage Restoration if they are insured under AgrilInsurance.
- No Forage Restoration indemnity will be paid if there are less than 10 acres damaged.
- Damaged areas must be in blocks of five or more acres.
- A damaged acre is defined as having less than 75 per cent ground cover of the insured tame species.
- Acres eligible for Forage Establishment Insurance are not also eligible for Forage Restoration.

Coverage

- Forage Restoration coverage is \$80 per acre.

Cost

• Forage Restoration is a benefit that is included in the premium cost of Forage Insurance, alfalfa seed, tall fescue seed and pedigreed timothy seed insurance.

Claims

- Forage Restoration claims are calculated on the number of acres damaged by excess moisture less the five per cent Forage Restoration deductible, multiplied by \$80.
- To be eligible for a Forage Restoration claim, the crop must be inspected by MASC prior to the crop being overseeded or destroyed.
- Destruction can occur by herbicide or tillage.
- Damaged acres must be overseeded or destroyed by June 25 of the following crop year, unless the damaged acres remain continuously too wet to destroy.
- MASC must be notified when the damaged acres have been destroyed or acres have been overseeded.
- If damaged acres are overseeded, the indemnity level is 50% of coverage, with the remaining coverage continuing in force until the earlier of the destruction of the failed overseeded crop or June 25 of the following year.

Claims (continued)

- The deductible is five per cent of the total number of insured acres for each crop type insured.

Example: Insured has 320 acres of eligible Basic Hay. There are 80 damaged acres (in one block). Of the damaged acres, 65 acres are destroyed by July 16 and 15 acres are left.

5% Forage Restoration Deductible (320 x 5%)
= 16 acres

Claim calculated:

65 acres (destroyed) - 16 acres (deductible)
= 49 eligible acres

49 acres x \$80 = \$3,920 indemnity

- The deductible remains at five per cent, regardless of an insured's claim history.
- A Forage Restoration indemnity will reduce the amount of Forage Insurance or forage seed insurance available.
- Forage acres and Forage Seed acres damaged by excess moisture can be harvested but they must be overseeded or destroyed prior to June 25 of the following crop year to receive an indemnity.
- For those acres to be eligible for Excess Moisture Insurance the next spring, the forage/forage seed crop must be destroyed and ready for seeding by June 10.
- Payment will be issued once the affected acres have been destroyed by chemical or tillage, or overseeded.

Important Dates and Deadlines

March 31 is the last day to apply for Forage Insurance, make changes to (add or delete crops and change coverage levels) or cancel AgrilInsurance.

June 10 is the deadline to destroy Forage Restoration Acreage to qualify for Excess Moisture Insurance.

June 30 is the last day to file Seeded Acreage Reports.

September 30 is the last day to file a Forage Restoration claim without late fees.

October 15 is the last day to file a Forage Restoration claim.

November 30 is the last day to file a Harvested Production Report.

For more information, contact your local MASC insurance agent or visit masc.mb.ca

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.

Manitoba 

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 **MASC**
Manitoba Agricultural Services Corporation

Lending and Insurance *Building a strong rural Manitoba*

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