

# **INSURANCE**

## **Forage Seed Insurance**

### **(Alfalfa Seed, Annual Ryegrass Seed, Tall Fescue Seed, Pedigreed Timothy Seed & Perennial Ryegrass Seed)**

#### **Purpose**

• Forage seed insurance provides financial assistance to producers of forage seed when they experience a significant production shortfall.

#### **Eligibility**

- Forage seed insurance is available for alfalfa seed, annual ryegrass seed, tall fescue seed, pedigreed timothy seed and perennial ryegrass seed.
- If producers have acreage of both pedigreed and common alfalfa seed, both crop types must be insured.
- Pedigreed timothy seed is eligible for insurance, however common timothy seed is only eligible for insurance under Novel Crop Insurance.
- Perennial ryegrass seed is only insurable in the crop year immediately following the crop year in which it was seeded.
- Annual ryegrass seed is only eligible for insurance in the crop year it is seeded.
- To qualify for pedigreed timothy or alfalfa coverage, the variety must be eligible for certification as pedigreed seed in Canada and the acres must meet all CSGA field history standards.
- All varieties are insurable.
- There must be a minimum of 75 per cent ground cover of the insured crop for the acreage to be insured.

#### **Coverage**

- An insured producers's historic yields (10 years) are used to calculate their probable yield.
- Producers without a verified yield history in any of the previous 10 years will have the provincial average yield applied for that year.
- Producers insuring one of these crops for the first time (no verifiable data) will be assigned the provincial probable yield.

- Three coverage levels are available: 50, 70 or 80 per cent of probable yield.
- Insurance begins once the crop has established and includes winterkill coverage.
- For producers that are insuring a crop for the first time, coverage will begin following inspection and acceptance of all acreage.
- Coverage is provided on one to eight year old stands of pedigreed alfalfa seed and one to five year old stands of tall fescue seed and pedigreed timothy seed.
- Dollar values for coverage and indemnity purposes are established prior to the start of the crop year.
- The grade guarantee is 80 per cent germination for all forage seed crops.

#### **Cost**

- Premium is cost-shared 40 per cent by the producer, 36 per cent by the Government of Canada and 24 per cent by the Province of Manitoba.

#### **Claims**

- Full coverage applies until the crop has been harvested, destroyed, put to alternate use or abandoned (not harvested due to adverse weather conditions).
- Pedigreed Seed Insurance will apply if a crop is not certified due to a designated peril.
- Coverage remaining for post harvest claims is reduced by the amount of a Forage Restoration indemnity, if applicable. Forage Restoration does not apply to annual or perennial ryegrass.

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### Other Program Details

• Forage Restoration provides a benefit to restore an established forage crop that was damaged due to excess moisture on or before September 30 (refer to the Forage Restoration information sheet).

### Pollinators

- Alfalfa seed stands must have a minimum number of 20,000 leafcutter bees per acre for pollination purposes.
- Bees must be housed in shelters that are evenly distributed throughout the field at a rate of approximately one shelter for every five acres. If there are fewer than one shelter for every five acres, additional bees per acre are required.

### Important Dates and Deadlines

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

**June 10** is the last day to destroy an existing forage field in order for it 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.

**November 30** is the last day to file alfalfa seed, annual ryegrass seed, tall fescue seed, pedigreed timothy seed and perennial ryegrass seed claims and to file Harvested Production Reports.

For more information, contact your local MASC insurance agent or visit [masc.mb.ca](http://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.*