

INSURANCE

Hail Claim Commonly Asked Questions

Is there a deadline for notifying the Corporation that there has been a hail or fire loss to my crops? You are required to advise the Corporation of any loss no later than three business days after the damage occurred.

Is there a minimum amount of hail damage required before a claim will be paid? No payment is made if the hail damage is less than 5%. Payment will also not be made if the Corporation determines that prior to the occurrence of the hail or fire damage there was an insufficient plant population to warrant leaving the crop until harvest.

Is there any fee for filing a claim on a field if there is zero hail loss? You are required to check all fields and only register a claim for fields where there is hail damage. If the adjustor does not find any damage on a field for which a claim was registered, you will be charged a nil claim fee of \$0.85 per acre to inspect that field. If there is no damage on any of the fields for which claims were registered, an additional \$100 will be charged toward the cost of the adjustors travel expenses.

Do I have to accompany the adjustor when assessing the damage to the crop? You should always accompany the adjustor when appraisals are being completed. This allows you to help the adjustor locate the damaged area in the fields, see how the appraisal is performed and ask the adjustor any adjusting related questions.

What is the adjustor appraising? Only hail or fire loss is being appraised at the time of a hail claim. Damage due to wind, heavy rain or snow is not eligible for hail insurance. Other causes of loss may be covered if you have all risk AgrilInsurance selected for that crop.

Why does the adjustor defer finalizing the crop loss to a later date? When a hail storm occurs early in the season, it may be difficult to accurately determine a fair percentage of loss immediately after a storm. For some crops, it may be beneficial to you for MASC to make a preliminary assessment, record the appropriate information and defer finalizing the claim to a later date when the percentage loss can be determined more accurately.

Should I register an AgrilInsurance claim if I have hail damage? If you intend to destroy or put any acres of a crop to an alternate use, you should register an AgrilInsurance claim. Also, if the hail damage is severe enough, harvested production from all acres of the crop may be below AgrilInsurance coverage.

When can I destroy a crop damaged by hail or fire? Damaged crops require an additional MASC inspection and yield appraisal prior to being destroyed.

If you want to destroy the crop prior to MASC inspection you must leave one representative strip that is at least 10 feet wide and a) the full length of the field for each 40 acres; or b) one-third the distance in from the edge of the field and completely around the field.

What happens when my crop's maturity is delayed due to hail and is subsequently damaged by frost? If an insured crop suffers hail damage that results in delayed maturity and a fall frost subsequently causes a verifiable loss of yield or quality, you may be eligible for additional compensation (up to the maximum amount of your hail coverage).

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What is a harvesting bonus? A harvesting bonus is paid in recognition of the difficulty of harvesting a crop that has suffered severe damage. The amount by which the appraised loss exceeds 70% is added to the appraised loss. The maximum allowance (bonus) is 10%.

Example: If the appraised loss is 73%, the harvesting bonus is $73\% - 70\% = 3\%$. This amount is added to the appraised loss for a total loss of 76% ($73\% + 3\%$).

Are premiums deducted from claim payments?

Up to and including September 30, hail premiums, outstanding prior year accounts and hail claim overpayments will be deducted from hail claim payments. From October 1 on, any money owed to the Corporation, including AgrilInsurance premiums and claim overpayments are deducted from hail claim payments.

When can I expect payment of a hail claim? Hail claims are normally paid within three weeks of the claim being finalized.

Can I cancel my hail insurance if the field is destroyed by excess moisture? If you purchased MASC Hail Insurance and your crop has been destroyed by excess moisture or another insured peril, you can cancel your Hail Insurance coverage, and you may be eligible for a full or partial premium refund.

What are customer service follow-ups? To ensure your satisfaction, MASC may send a different adjustor to your farm to check the original adjustor's work. The second adjustor will ask a few questions about the way the claim was completed. We appreciate your assistance when we do a customer service follow-up. Your concerns and opinions help us do a better job.

What are the minimum adjusting procedures?

Certain procedures must be followed when the adjustor is completing a claim. If these procedures have not been followed, please contact your MASC insurance office.

The adjustor is required to:

- thoroughly inspect the fields in question;
- take enough counts (usually one count for every 20 acres) to accurately represent the field;
- record all of the information before having you sign the claim; and
- display good conduct and attitude.

All MASC adjustors carry an identification card. If you have any concerns please ask the adjustor to present it.

What can I do if I do not agree with an appraisal?

If you do not agree with the appraisal you should not sign the claim. A second adjustor will then be assigned to appraise the loss. If an agreement is still not reached, you can appeal the appraisal. The appeal papers, which will be provided to you, must be signed by you and received by the Appeal Tribunal within seven days of the date shown on the "Appeal Tribunal" form. You must include a deposit of \$50 toward the cost of the appeal. The deposit is refunded if your appeal is successful.

For more information contact your local MASC insurance agent or visit our website at 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.