

# INSURANCE

## Harvest Flood Option

### Purpose

- The Harvest Flood Option provides insurance for the inability to harvest Coarse Hay due to excess moisture.

### Eligibility

- The Harvest Flood Option is available for producers who have insured Coarse Hay acres.

### Coverage

- The inability to harvest Coarse Hay due to excess moisture is not an insurable cause of loss under Select Hay Insurance or Basic Hay Insurance, and therefore is not considered a production loss. The Harvest Flood Option must be selected to provide any compensation for Coarse Hay in the event a producer is unable to harvest due to excess moisture.
- The base deductible is 20% of the total insured Coarse Hay acres.
- The Harvest Flood Option pays a fixed dollar amount for Coarse Hay acres that cannot be harvested due to excess moisture. Acres too wet to harvest are not eligible for production loss compensation.
- High Dollar and Low Dollar Value options are available.
- Coarse Hay acres that are not harvested due to excess moisture will not be used in a producer's Individual Coverage calculations, and will not negatively impact future probable yields.

### Cost

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

*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.*

### Claims

- Producers must register a claim for the Harvest Flood Option by September 30.
- A claim is calculated on the number of Coarse Hay acres not harvested due to excess moisture, less the deductible, multiplied by the Dollar Value.

**Example:** A producer has 300 acres of Coarse Hay. The producer is unable to harvest 75 acres due to excess moisture. The base deductible is 20%. The Dollar Value is \$35 per acre.

Harvest Flood Option Deductible:  
(300 x 20%) = 60 acres

Number of acres not harvested: 75

Indemnity: (75 - 60) x \$35 = \$525

### Other Program Details

- The Harvest Flood Option renews automatically each year unless cancelled by the producer by March 31.

### Important Dates and Deadlines

**March 31** is the last day to apply for the Harvest Flood Option.

**September 30** is the last day to register a Harvest Flood Option claim without penalty.

**October 15** is the last day to register a Harvest Flood Option claim with penalty.

**November 30** is the last day to file Harvested Production Reports without penalty.

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



msMASC#874RevJan2020  
(Version française disponible)



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