

INSURANCE

Hay Disaster Benefit

Purpose

- The Hay Disaster Benefit (HDB) compensates for the increased cost of hay and transportation when there is a severe provincial forage shortfall, and reduces the need for emergency assistance programs.

Eligibility

- Producers enrolled in Select Hay Insurance and Basic Hay Insurance are automatically enrolled in HDB.
- All insured hay types (Alfalfa, Alfalfa Grass Mixtures, Grasses, Sweet Clover and Coarse Hay) are eligible.

Cost

- The premium is cost shared 60 per cent by the Government of Canada and 40 per cent by the Province of Manitoba. There is no cost to the producer.

Coverage

- The HDB payment to a producer is triggered when:
 - a) there is a significant provincial hay yield loss (more than 20% of the producers insured by AgrilInsurance have less than 50% of their long-term probable yield), and
 - b) the producer has a claim under Select Hay Insurance or Basic Hay Insurance.

The provincial trigger is based on data collected from all Harvested Production Reports province-wide, including an adjustment for quality loss.

- The HDB pays an additional amount per tonne of production shortfall under Select Hay Insurance or Basic Hay Insurance.

The Dollar Value for 2020 is \$40/tonne.

Claims

- When triggered, producers receive an automatic payment based on their Select Hay Insurance or Basic Hay Insurance claim.

Example:

Claim Production Shortfall x
HDB Dollar Value = Indemnity

Production Shortfall: 111.25 tonnes

HDB Dollar Value: \$40.00

111.25 tonnes x \$40.00 = \$4,450.00

Important Dates and Deadlines

March 31 is the last day to apply for Select Hay Insurance and Basic Hay Insurance, make changes (add or delete hay types and change coverage levels) or to cancel AgrilInsurance.

November 30 is the last day to submit your Harvested Production Report (HPR).

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.

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Manitoba 

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 **MASC**
Manitoba Agricultural Services Corporation

Lending and Insurance *Building a strong rural Manitoba*

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