

# INSURANCE

## Individual Coverage

### Purpose

- Individual coverage provides each producer with an individual probable yield that is based on their own yield history.

### Background

- The following crops have individual coverage:

- grain corn
- open pollinated corn
- hemp grain
- table and processing potatoes
- fababeans
- soybeans
- tall fescue seed
- alfalfa seed
- pedigreed timothy seed
- annual ryegrass seed
- perennial ryegrass seed
- rutabagas
- cooking onions
- carrots
- parsnips
- proso millet seed
- organic crops
- Select Hay crops, including alfalfa, alfalfa-grass, grass, sweet clover and coarse hay
- Basic Hay

- The individual coverage calculation uses a 10-year moving average.
- A two-year lag applies in the calculation (i.e. data from the 2009 to 2018 crop years are used in the 2020 Individual Coverage calculation).

### Calculation

- A simple average of a producer's yields over the 10-year period is used, regardless of the soil type where the crop was grown.
- There is no buffering or allowance for losses caused by hail or wildlife. However, losses caused by a third party such as spray drift may be considered eligible production for the individual coverage calculation provided MASC appraises the loss and the third party provides compensation for the loss.
- In order for the yield information to be applied for a given year, there must be at least 5 insurable acres (3 acres for vegetables) for that crop.
- The calculation is based on historical data and information reported by the producer on Harvested Production Reports and/or claims (excluding reseed claims).
- First time insureds must provide historical information by June 30 in order for the information to be used in the current year's coverage (information received after June 30 will be used in future calculations).
- If a producer has not grown the crop in one or more of the 10 years previous years, the crop's area average yield (adjusted to reflect the producer's experience) will be used for the calculation's non-growing years.

For more information, contact your 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 AgriInsurance Contract between an insured and MASC. In all cases, the AgriInsurance Contract shall prevail.*



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