

INSURANCE

Organic Insurance

Purpose

- Organic insurance provides certified organic producers coverage that reflects organic farming practices and higher dollar values.

Eligibility

- Crops must be grown on land that is eligible to be certified organic in the crop year in which organic insurance is selected.
- If a field is eligible when the crop is sown, but certification is not awarded during the crop year, MASC will continue to insure it as an organic crop.
- Transitional land is only eligible for conventional coverage.
- Eligible crops include all wheat types, fall rye, oats, flax, barley, peas and hemp grain.

Coverage

- Coverage for organic crops is established using historical individual yield data.
- For years where individual history is unavailable, the organic crop coverage will be equal to 50 per cent of the conventional average yield for that crop for each year of missing data.
- Producers can bring in proof of historical production to apply towards their individual probable yield.
- Fields must be listed as organic on the Seeded Acreage Report in order to have organic coverage.
- Dollar values are higher than the corresponding conventional crop values.
- The same grade guarantee and grade factor applies to the organic crop as the corresponding conventional crop.
- Certified organic acreage can be insured as organic or conventional. However, if the organic option is selected, all eligible acres of the organic crop must be insured as organic.
- If an organic crop is insured as conventional, the crop will be subject to the same weed tolerance and fertility expectations as conventional crops.

Cost

- To reflect the higher risk associated with organic production, organic premiums are higher than conventional crop premiums.
- 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.
- A premium discount or surcharge will apply based on the producers loss experience.

Claims

- Adjusting procedures reflect the different management practices used by organic growers.
- The same perils are covered as other crops with AgrilInsurance.
- There is no offsetting between organic and conventional crops provided production is kept separate.

Other Program Details

- Organic crops are eligible for reseeding and (except for winter wheat) Stage 1 benefits.
- Organic crops are excluded from Crop Coverage Plus.

Important Dates and Deadlines

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

June 30 is the last day to file Seeded Acreage Reports.

November 30 is the last day to file Harvested Production Reports and file a claim without penalty.

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.

Manitoba 

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**MASC**
Manitoba Agricultural Services Corporation

Lending and Insurance *Building a strong rural Manitoba*

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