

INSURANCE

Pasture Insurance

Purpose

- Pasture insurance provides additional insurance coverage for forage producers to cover potential losses resulting from shortfalls in summer grazing capacity.
- Losses are calculated based on the producer's hay production.

Eligibility

- The producer must have Basic Hay Insurance or all hay types insured under Select Hay Insurance at the same coverage level.
- Landlords are not eligible for Pasture Insurance.
- The number of livestock to be pastured determines the coverage.
- The number of animals enrolled cannot exceed the set maximum for every acre of insured forages (*see below*).

Coverage

- The coverage level selected must be the same as the Forage Insurance coverage level selected.

Cost

- The premium 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.

Eligible Livestock Category	Category Consumption	Coverage/Animal		Animals per Acre
		70%	80%	
Beef, Dairy or Bison Cow/Calf Pairs, Bulls, Open Cows, Bred Cows & Heifers, Yearling Calves Steers & Heifers	High	\$35.00	\$40.00	1
	High	\$35.00	\$40.00	1
	High	\$35.00	\$40.00	1
	Medium	\$17.50	\$20.00	2
	Medium	\$17.50	\$20.00	2
Horses & Mules	High	\$35.00	\$40.00	1
Elk, Donkeys & Llamas	Medium	\$17.50	\$20.00	2
Sheep & Goats	Low	\$7.00	\$8.00	5
Deer & Alpacas	Low	\$7.00	\$8.00	5

Example A

- A producer selects 80 per cent coverage on his forage and pasture.
- The producer has 100 cows and 85 acres of insured hay. Coverage is limited to 85 cows (lesser of animals and acres).

Dollar Coverage: 85 cows x \$40 per head
= \$3,400

Example B

- A producer selects 70 per cent coverage on his forage and pasture.
- The producer has 250 sheep and 100 acres of insured hay.
100 acres @ 5 sheep per acre = 500 sheep (max)
Therefore, all 250 sheep are eligible for coverage.

Dollar Coverage: 250 x \$7
= \$1,750

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Claims

- Insureds do not request a pasture insurance claim. A Pasture Insurance indemnity will be paid automatically in conjunction with a payable Forage Insurance claim. The deadline to register a Forage Insurance claim and submit the associated HPR is September 30.
- The Pasture Insurance payment is based solely on the Forage Insurance payout percentage (i.e. if 30 per cent of the Forage Insurance coverage is paid out then 30 per cent of the pasture coverage is also paid).

e.g. \$3,400 (total pasture coverage)
 x 30% (per cent Forage Insurance loss)
 \$1,020 pasture indemnity

Other Program Details

- All tame hay acres and livestock numbers must be reported on the Seeded Acreage Report by June 30.
- Participants in the Pasture Days Pilot Program are not eligible to select Pasture Insurance.

Important Dates and Deadlines

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

June 30 is the last day to file Seeded Acreage Reports and to revise livestock numbers for Pasture Insurance.

September 30 is the last day to register Forage Insurance claims with no late fees.

November 30 is the last day to file your Harvested Production Report with no late fees.

November 30 is the last day to register a Forage Insurance claim with late 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.

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