

INSURANCE

Pedigreed Seed Crops

Red Spring, Hard White, Durum, Extra Strong, Prairie Spring and Winter Wheats, Barley, Soybeans, Oats, Canola, Rapeseed, Flax & Field Peas

Purpose

- Provides producers with a higher Dollar Value to reflect the value and increased cost of producing pedigreed seed crops.

Eligibility

- Acreage must be sown with select, breeder, foundation or registered seed and must meet all Canadian Seed Growers' Association (CSGA) field history standards.
- Crops grown from certified seed are not eligible.
- The producer insuring the crop must apply to the CSGA for certification and must provide their CSGA number to MASC in order to have pedigreed seed coverage.

Coverage

- If selecting the pedigreed seed crop, the producer must also insure any non-pedigreed acreage of the same crop, and both must be insured at the same coverage level.
- If the producer is growing the crop for both pedigreed seed and non-pedigreed production, the production must be stored separately.
- The same grade guarantee and grade factor applies to the pedigreed seed crop and the non-pedigreed crop.

- There is no germination guarantee.
- The Probable Yield (yield per acre) is the same as the non-pedigreed crop.
- Pedigreed seed coverage only applies to crops grown for the purpose of producing pedigreed seed.
- Dockage is determined on the same basis as non-pedigreed production.

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.
- Pedigreed seed crops are charged a higher premium per acre than non-pedigreed crops.

Claims

- If the producer only has pedigreed seed crop acres, losses are paid on the shortfall between actual production (with an adjustment for quality) and guaranteed production.
- If both pedigreed and non-pedigreed seed crops are grown, losses are determined over the entire acreage of a producer's crops. For example, red spring wheat production offsets production from pedigreed red spring wheat acres (refer to the following scenarios).

Crop	Bushel Coverage A	Dollar Value B	Dollar Coverage C (A x B)	Harvested Bushels D	Crop Value E (B x D)	Payment (Total of C minus total of E)
Scenario 1 - Both Crops are Poor						
Ped RSW Seed	2,100	\$7.40	\$15,540.00	1,200	\$8,800.00	
RSW	2,100	\$6.40	\$13,440.00	1,200	\$7,680.00	
Total			\$28,980.00		\$16,480.00	\$12,500.00
Scenario 2 - Pedigreed Poor, Non-Pedigreed Average						
Ped RSW Seed	2,100	\$7.40	\$15,540.00	800	\$5,920.00	
RSW	2,100	\$6.40	\$13,440.00	2,800	\$17,920.00	
Total			\$28,980.00		\$23,840.00	\$5,500.00
Scenario 3 - Pedigreed Good, Non-Pedigreed Poor						
Ped RSW Seed	2,100	\$7.40	\$15,540.00	3,300	\$24,420.00	
RSW	2,100	\$6.40	\$13,440.00	900	\$5,760.00	
Total			\$28,980.00		\$30,180.00	\$0.00

page 1/2

Pedigreed Seed Crops

Red Spring, Hard White, Durum, Extra Strong, Prairie Spring and Winter Wheats, Barley, Soybeans, Oats, Canola, Rapeseed, Flax & Field Peas

Other Program Details

- Pedigreed seed production is combined with non-pedigreed production to calculate the Individual Productivity Index (IPI).
- Probable Yields and IPIs are the same for non-pedigreed and pedigreed seed.
- Seeding dates for pedigreed seed crops are the same as for the corresponding non-pedigreed seed crop.
- If selected for insurance, pedigreed seed and non-pedigreed fields are to be identified separately on the Seeded Acreage Report.
- The higher pedigreed seed premium is proportional to the higher dollar coverage.
- If the non-pedigreed crop is selected but not the pedigreed seed crop, all acres (including both the pedigreed and non-pedigreed) must be insured as non-pedigreed.
- MASC has special provisions in regards to hybrid canola production. These measures are in place to recognize the management practices that occur in hybrid canola production and to ensure accurate production is applied in claim and coverage calculations. Contact your local insurance office to make sure that the acres are recorded correctly on your Seeded Acreage Report.

Important Dates and Deadlines

March 31 is the last day to apply for, add or delete crops (including pedigreed seed crops), change coverage levels or to cancel AgrilInsurance.

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

November 30 is the last day for submitting claims without penalty and for filing Harvested Production Reports.

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.