

INSURANCE

Potato Insurance (Table & Processing)

Purpose

- Potato insurance provides financial assistance to potato growers when they experience a significant production shortfall.

Eligibility

- Insurance is available to producers who grow a minimum of 5 acres of processing or table potatoes in Manitoba.
- For claims or coverage, table and processing potatoes are considered as separate crops with no offsetting.
- Processing potatoes can be insured as dryland or irrigated, and are combined for claim calculations.
- Total acreage of processing and table potatoes must be insured if selected.
- The variety of the potato determines the potato type (table or processing) and whether it is early or late maturing.
- Potatoes grown specifically for the purpose of producing seed are insured as table or processing potatoes depending on variety.

Requirements for irrigated coverage

- The fields on which the irrigated potatoes are grown must have working irrigation equipment and an adequate water supply capable of supplying the minimum water requirement specified on the maps available in the MASC insurance offices.
- Irrigation equipment must be capable of applying a minimum application rate of one inch per acre per week. Producers are required to maintain a water log showing the dates and amount of rainfall and the water that was applied to each field.
- Table potatoes can be irrigated or non-irrigated, but are insured the same in both cases; processing potatoes can be insured as either irrigated or dryland.

Coverage

- There are three levels of coverage: 50, 70 or 80 per cent of probable yield.
- Table potatoes, irrigated and dryland processing potatoes have separate probable yields. The probable yield for dryland processing potatoes cannot exceed the probable yield for irrigated potatoes.
- Table and processing potatoes grown as seed potatoes have a unit value of \$66 per tonne higher than their respective table and processing unit values, to reflect the additional costs of production.
- Individual producer historical yields (10 years) are used to calculate the producer's probable yield.
- The 10-year provincial average yield is used to determine the coverage for new producers.
- Dollar values for coverage are established prior to the start of the crop year.
- Late maturing varieties of potatoes must be planted on or before June 15 to have full coverage.
- Late maturing varieties planted from June 16 up to and including June 20 will be insured, but coverage is reduced by 20 per cent during the extended coverage seeding period.
- Early maturing varieties must be planted on or before June 20 to have full coverage.

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.
- Separate premium rates are determined for table and processing (irrigated and dryland) production.

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Claims

- Producers that believe their production is below coverage should contact their MASC insurance office.
- Table and seed potato producers are required to retain representative samples of the potatoes as they are being harvested.
- Claims are based on four stages of adjustment:
 - reseeding (25 per cent of dollar coverage)
 - losses up to and including June 20 (50 per cent of their production guarantee)
 - losses after June 20 and the crop destroyed (85 per cent of their production guarantee)
 - post harvest claims (full coverage).
- Table and processing potato claims are calculated separately, i.e. there is no offsetting between types.

Other Program Details

- Annual production is determined based on the amount of marketable potatoes declared by the producer on the Harvested Production Report and verified through sales receipts or determined by MASC by field appraisal or production measurement. In the case of a claim, MASC will determine the amount of production. Processing potato claims are finalized to net sales.
- Surplus production left in the field can be appraised to be used in future coverage calculations.
- Random inspections are carried out each year to assess the capacity of the insured's irrigation equipment, water supply, irrigation log, irrigation license and crop conditions. All acres declared as irrigated that do not meet the irrigation requirements will be revised to dryland coverage.

- Insureds must use certified or better seed potatoes to ensure they have coverage if the loss is related to Bacterial Ring Rot (BRR).
- No insurance is available to potato insureds who have had a prior occurrence of BRR, unless they fully comply with a clean up order issued in accordance with the Bacterial Ring Rot in Potatoes Regulation under the *Plant Pest and Diseases Act* of Manitoba.
- MASC Hail Insurance is available for potatoes.

Appeals

If you do not agree with an appraisal of loss completed by MASC, a second appraisal will be completed by a different adjuster. If you do not agree with this second assessment, or you reconsider the decision after signing a claim, you have 7 days to appeal the assessment to the Appeal Tribunal.

Important Dates and Deadlines

March 31 is the last day to apply for, 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.

November 30 is the last day to file 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.