

# INSURANCE

## Reseed/Stage 1 Claim Information

### Reseed Benefit

- Provides compensation for crop loss due to designated perils prior to June 20 if an insured crop is reseeded to the same or different crop by the final seeding deadline.
- Payment is 25% of the per acre dollar coverage of the original seeded crop (15% if the original crop is a vegetable crop).
- Damaged area eligible to be reseeded is in a block of no less than 20 acres (minimum for potatoes is 10 acres and vegetables is 3 acres), or if the entire field is reseeded.
- Reseeding means the act of destroying the existing stand by making a pass over the acreage to apply a chemical or to till the acreage, followed by the metering and incorporation of seed including single passes with an airseeder equipped with shovels to destroy the existing stand and simultaneously incorporate the seed.
- To qualify for a reseed benefit:
  - the reseeded crop must be an insurable variety, selected for insurance for that year (includes novel crops), and seeded before the crop's seeding deadline.
  - The reseeded crop must be planted on land where a previous herbicide application will not adversely affect production.
  - The appraised yield must be less than probable yield (probable yield is the yield you can normally expect to harvest according to AgrilInsurance records). Refer to the table on page 2.
  - Applies only once on any field, in any year (may be paid twice on the same field if fall rye or winter wheat is the affected crop).
- MASC adjustor may re-inspect the field after reseeded to finalize the claim.
- The yield of the original crop is ignored and the yield of the final insured crop is used for future probable yield calculations.

### Overseeding

- Overseeding means one or more passes to meter and incorporate additional seed to thicken the existing stand.
- Overseeding is normally not considered to be eligible for a reseed benefit unless prior written consent is obtained from the corporation in advance of the overseeding occurring. Overseeding may also impact the insurance that remains in effect on the overseeded acres.
- If winter wheat or fall rye is overseeded, no reseed benefit is payable; however, the resulting crop may qualify for insurance as other spring wheat or mixed grain.

### Stage 1

- Loss to an insured crop due to a designated peril prior to June 20 (does not apply for tall fescue seed, Perennial Ryegrass Seed, Alfalfa Seed, Pedigreed Timothy Seed, Select Hay types, Basic Hay, Fall Rye and Winter Wheat).
- Claim is reduced to one half of the producer's coverage (producer has incurred less costs than that required to take a crop through to harvest).
- Considered to be a zero yield if the appraisal is less than one half of coverage. If the appraised yield is between one half of coverage and coverage, the appraised yield above half of coverage will be counted as production. If the appraised yield is above coverage, there is no payable claim. Refer to the table on page 2.
- Inspection of the original crop is required prior to being destroyed.
- Coverage is based on total acres of the insured crop for the farm. If after harvest, the yield from the undamaged acres combined with the appraisals exceeds total coverage, there will be no payment on those acres lost during Stage 1. If the total yield is less than total coverage, claim payment will occur in the fall after harvest.

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# Reseed/Stage 1 Claim Information

## Premium/Coverage

- Premium is charged on the reseeded acreage as well as the original crop if a crop is destroyed and the land is reseeded to a different insurable crop prior to the final seeding deadline. Full coverage applies to the reseeded crop if it is seeded by the seeding date for full coverage. The coverage on the reseeded crop is reduced by 20% if the reseeded takes place during the Extended Coverage Seeding Period.
- No additional premium is charged if the crop is reseeded to the same crop. Remaining coverage on the reseeded crop is reduced by the amount of the reseeded benefit.
- Any acreage of a crop destroyed that is also insured under MASC Hail Insurance may be eligible for a hail premium refund. Contact your MASC Insurance office regarding a hail short date cancellation.

## Claim Payments

- Reseeding payments are generally issued within 3 weeks of the notification that the reseeded occurred. No premiums are deducted from the claim payment.
- Stage 1 claim payments are made in July if the total acres are affected. If only partial acres of a crop are affected, payment will not be made until a post harvest claim occurs (if applicable).

## Examples of how reseeded affects coverage and premiums:

- 1) Crops reseeded to an alternate crop: If you seeded flax on May 15 (coverage of \$175/acre) and reseeded to Argentine canola on May 31, you would receive 25% of the flax coverage to reseed (25% x \$175 = \$43.75/acre). You would have full coverage on the reseeded canola crop and would have to pay premium on both the flax and canola crops.
- 2) Crops reseeded to the same crop: If you seeded flax on May 15 (coverage of \$175/acre) and reseeded to flax on May 31 you would receive 25% of the flax coverage to reseed (25% x \$175 = \$43.75/acre) for each eligible acre reseeded. You would only pay one premium and your remaining flax coverage would be reduced by the amount of the reseeded benefit received.

The following table outlines the various scenarios on how an appraisal affects Reseed and Stage 1 claims. In some cases, an appraisal above coverage will reduce a claim indemnity. An appraisal from a partial Stage 1 claim will only apply if a post harvest claim occurs.

Appraisal is:	Total crop reseeded:				Partial crop reseeded:			
	To a different crop		To the same crop		To a different crop		To the same crop	
	Reseed	Stage 1	Reseed	Stage 1	Reseed	Stage 1	Reseed	Stage 1
Less than .5 x coverage	Yes	Yes	Yes	No	Yes	Deferred to post claim	Yes	No
Greater than .5 x coverage	Yes	Appraisal to count	Yes	No	Yes	Appraisal to count/deferred to post claim	Yes	No
Greater than coverage but less than probable yield	Yes	No	Yes	No	Yes	No - Deferred to post claim	Yes	No
Greater than probable yield	No	No	No	No	No	No	No	No

“Appraisal to count” means the amount of appraisal that is over one half of the coverage that will be counted and deducted from the Stage 1 coverage. “Deferred to post claim” means no indemnity payable at this time as the yield from the other acres can offset the loss on these acres. This could result in a reduced or zero claim.

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*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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