

INSURANCE

Saskatoon Establishment

Purpose

- Saskatoon Establishment Insurance provides commercial growers with replacement cost insurance for saskatoon plants lost during establishment.

Eligibility

- Insurance is available to all producers who have an AgrilInsurance contract. Landlords are not eligible.
- Plants that are transplanted on or before June 20 or in the case of fall plantings, plants transplanted between August 15 and November 30 are eligible for insurance.
- Each year producers must insure all plants that are less than three years old since saskatoon plants take three years from the time of transplanting before they are considered established.
- To qualify for establishment insurance, a minimum of 500 saskatoon plants are required.
- Plants must be irrigated in a manner satisfactory to MASC.

Coverage

- Coverage is for the cost of replacement plants only.
- There is a 20% deductible based on the number of saskatoon plants insured.
- If the majority (51 per cent or more) of saskatoon plants in any block are less than three years old, MASC may insure all of the plants in that block. If the majority (51 per cent or more) of saskatoon plants in any block are more than three years old, that block will not be accepted for insurance as it is considered to be established.
- Coverage in the establishment phase is on a year-by-year basis. The establishment phase consists of Year 1 (transplant year) and Years 2 and 3 (subsequent growth years).
- Insurance is in place from April 1 of the crop year until June 20 of the following crop year.

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.

Claims

- The producer must request a claim prior to June 20 and prior to removing dead plants. MASC will assess the loss.
- The first 20 per cent of the establishing saskatoon plants lost will not be indemnified.
- After inspection, non-viable plants must be removed/destroyed to MASC's satisfaction.
- If some plants are viable within a block where a significant loss has occurred, the viable plants may be considered lost as well, if it aids mechanical destruction or re-planting.

Example

- In 2020, a producer transplants 2,000 saskatoon plants.
- In 2019, the producer had transplanted 1,000 saskatoon plants.
- For 2020, the saskatoon establishment coverage is on 3,000 (2,000 + 1,000) saskatoon plants.
- There are 1,500 plants that fail to establish.
- The deductible is 600 (3,000 x 20%).
- The payable claim is on 900 plants (1,500 - 600).

Other Program Details

- Saskatoon establishment is not eligible for Crop Coverage Plus or MASC Hail Insurance.

Important Dates and Deadlines

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

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

June 20 (next year) is the last day to file saskatoon establishment claims without late fees.

June 30 (next year) is the last day to file a late saskatoon establishment claim with late fee of 25 per cent of indemnity (maximum \$1000).

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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