

INSURANCE

Strawberry Establishment

Purpose

- Strawberry establishment provides commercial growers with replacement cost insurance for strawberry plants lost during establishment.

Eligibility

- Insurance is available to all producers who have an AgrilInsurance contract. Landlords are not eligible.
- A minimum of 4,000 strawberry plants being established in a crop year is required.
- Only strawberry plants transplanted on or before June 20 of the crop year qualify for insurance.
- All strawberries planted in the current crop year must be enrolled in the program.

Coverage

- Coverage is for the cost of replacement plants only.
- Coverage ends June 20 of the following crop year.
- Coverage is for the establishment year only (when the strawberries are transplanted into the field and before they produce strawberries).

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

- There is a 20 per cent deductible based on the total number of plants insured.
- If a loss occurs to more than 20 per cent of the establishing plants, MASC must be notified and an inspection completed before the affected plants can be destroyed.
- Lost plants must be removed/destroyed after inspection.

Example

- Producer plants 10,000 plants for strawberry establishment.
- 5,000 plants fail to establish.
- The deductible is 2,000 (10,000 x 20%).
- The payable claim is on 3,000 plants (5,000 - 2,000).

Other Program Details

- Plants must be irrigated in a manner satisfactory to MASC.
- To reduce losses in the winter, plants must be covered by adequate straw or mulch in the year the strawberry plants are transplanted.

Important Dates and Deadlines

March 31 is the last day to apply for strawberry 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 a strawberry establishment claim without late fees.

June 30 (next year) is the last day to file a strawberry establishment claim with a 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.

Manitoba 

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msMASC-I#808Rev.Jan2019
(Version française disponible)

 **MASC**
Manitoba Agricultural Services Corporation

Lending and Insurance *Building a strong rural Manitoba*

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