

# INSURANCE

## Vegetable Acreage Loss

### Purpose

- Vegetable Acreage Loss insurance provides commercial vegetable growers with coverage for total loss of any acreage of a vegetable crop due to natural perils.

### Eligibility

- Commercial vegetable producers who have planted a minimum of three acres of an eligible vegetable crop are eligible.
- Eligible vegetable crops include broccoli, cabbage, cauliflower, carrots, parsnips, rutabagas, sweet corn, cooking onions, leeks, other onions, peppers, pumpkins and winter squash.
- Vegetables must be adequately irrigated.
- Qualifying acreage can only be insured under the Vegetable Acreage Loss program or AgriInsurance (not both).
- Landlords are not eligible.

### Coverage

- Crops seeded during the extended coverage direct seeding period will have coverage reduced by 20 per cent.
- The grade guarantee is marketable production.
- An early loss indemnity of 25 per cent of coverage applies for destroyed crops until the end of the extended coverage direct seeding deadline for reduced coverage.
- In the event of an early loss indemnity, if the acreage is subsequently planted to the same vegetable crop, insurance continues but is reduced by the amount of the indemnity paid for early loss. Alternatively, if the affected acreage is planted to a different crop, the coverage of the original crop ceases and a new premium is due, with the applicable coverage available on the subsequent crop.

- Once the early loss stage has passed, and in the event of a claim, a deductible of 10 per cent of the total insured acreage planted to the affected eligible vegetable crop will be applied.
- Coverage ceases when the crop is harvested or when normal harvesting should have been completed.

### Cost

- There is no discount or surcharge applied to premiums for this program.
- 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

- MASC must be notified by the insured of losses within three days of the loss occurring.
- Affected acreage must be in blocks of one-half acre or more. The affected crop cannot be destroyed until inspected by MASC.
- Once inspected, if the potential yield is below a predetermined amount, the producer may salvage (harvest) that yield and still be eligible for a full Vegetable Acreage Loss indemnity. The damaged acreage must be destroyed by tillage or some other method acceptable to MASC.

### Other Program Details

- Due to the transplanting deadlines for broccoli, cabbage, cauliflower, peppers, leeks, pumpkins and winter squash, producers who grow these crops must file an additional Seeded Acreage Report by July 31 to declare the final acreage planted.

## Vegetable Acreage Loss

### Seeding Dates

Eligible Vegetable Crop	Direct Seeding Deadline	Extended Coverage Direct Seeding Deadline for reduced Vegetable Acreage Loss Coverage	Transplant Deadline
Cauliflower	May 25	May 26 through to and including May 30	July 15
Carrots	June 15	June 16 through to and including June 20	not applicable
Cooking Onions, Other Onions and Parsnips	June 6	June 7 through to and including June 11	not applicable
Cabbage	June 6	June 7 through to and including June 11	July 15
Sweet Corn	June 10	June 11 through to and including June 15	not applicable
Rutabagas	June 20	not applicable	not applicable
Broccoli	June 30	not applicable	July 15
Peppers	not applicable	not applicable	June 10
Leeks	not applicable	not applicable	June 15
Pumpkins	June 6	June 7 through to and including June 11	June 20
Winter Squash	June 6	June 7 through to and including June 11	June 20

### Important Dates and Deadlines

For more information, contact your local MASC insurance agent or visit [masc.mb.ca](http://masc.mb.ca)

**March 31** is the last day to apply for Vegetable Acreage Loss insurance, 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. Producers that transplant between June 30 and the corresponding transplant deadline must file a supplementary Seeded Acreage Report by July 31.

*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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