

# INSURANCE

## Wildlife Damage Compensation Program for Livestock Predation

### Purpose

- This program compensates producers who suffer losses to eligible livestock due to attacks by designated natural predators.

### Eligibility

- Eligible livestock raised in Manitoba include cattle, horses, sheep, hogs, wild boars, goats, elk, fallow deer, bison, llamas, donkeys, ostriches, emus and other ratites.
- The program compensates for livestock killed or injured from predatory attacks by bears, cougars, wolves, foxes or coyotes.

### Coverage

- Assessed values are based on the average commercial market price for each type and class of livestock.
- Commercial market prices are derived from either the CanFax Weekly Summary or a price list (updated as required) that is recommended by Manitoba Agriculture.
- Purebred livestock is valued at double the commercial market for animals of the same kind or class.
- Livestock is valued at the time of death or injury, except young livestock, which are valued at a weight that reflects the earliest practical weaning weight.
- Commercial and registered purebred values are limited to a maximum of \$3,000 per animal.
- Wildlife compensation is limited to 90 per cent of the value of the loss. (e.g. \$3,000 x 90% = \$2,700)
- Losses also include all reasonable veterinary and medical expenses incurred to treat injured livestock (up to the value of the animal).
- There is no reduction of payment for producers who carry private insurance.

### Cost

- Compensation is 90% of the calculated loss.
- Compensation up to 80% of the loss is funded 60% by the Government of Canada and 40% by the Province of Manitoba.
- Compensation over 80% of the value of the loss is funded entirely by the Province of Manitoba.

### Claims

- The producer must contact an MASC insurance office to register a claim within 72 hours of discovering the attack. All evidence should be preserved for the adjustor to view. An adjustor will assess the loss or injury.
- Claim assessments are based on the evidence of the attack on the carcass, the attack site and indicators of the presence of a predator.
- If the adjustor determines that:
  - a) there is sufficient evidence to prove a predator attack, the producer will receive full payment.
  - b) the evidence is inconclusive, but the probable cause of loss is a predator, the producer will receive one-half payment.
  - c) if there is no carcass or there is insufficient evidence to prove a predator attack, no payment will be issued.
- Claims are normally paid three to four weeks after the inspection is completed.

### Other Program Details

- Producers are expected to use the prevention programs that are available and monitor their livestock to ensure their safety.
- Producers should call their Manitoba Conservation officer for prevention assistance.
- Producers must retain receipts as evidence of treatment expenses for animals (drug and veterinary costs).
- A carcass is required for a claim to be initiated.

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

*Note: This information sheet contains general information only. In all cases, the provisions of the Wildlife Damage Compensation Regulation shall prevail.*



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