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

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