

# INSURANCE

## Winter Wheat

### Purpose

- Winter wheat insurance provides financial assistance to winter wheat growers when they experience a significant production shortfall.

### Eligibility

- Winter Wheat is not eligible for Stage 1 coverage. It is still eligible for the 25% reseeding benefit.
- Winter wheat that establishes and suffers an insurable loss after June 20 is eligible for a Stage 2UH or Post Harvest claim.
- Winter wheat is eligible for a Stage 2 UH indemnity if damage occurs prior to June 20th of the crop year following the year of planting, and you were unable to destroy or reseed due to excess moisture.
- If winter wheat is overseeded, no indemnity is payable for the damaged winter wheat. The resulting crop may be insured as Other Spring Wheat or Mixed Grain.

### Coverage

- Winter wheat can be insured at 50, 70 or 80% coverage.

### Cost

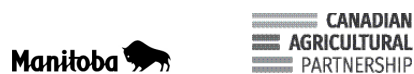
- The premium cost is shared 40 per cent by the producer, 36 per cent by the Government of Canada and 24 per cent by the Province of Manitoba.

### Reseed Example:

The following example illustrates a winter wheat reseed claim payment on a 100-acre crop:

| Coverage (a) | Appraised Yield (b) | Indemnity Level (c) | Winter Wheat Unit Value (d) | Indemnity Per Acre (e) (e = a x c x d) | Total Indemnity (e x # of acres) |
|--------------|---------------------|---------------------|-----------------------------|--|----------------------------------|
| 44 Bushels   | 15 Bushels          | 25%                 | \$5.31                      | \$58.41                                | \$5,841.00                       |

*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.*



Canada

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