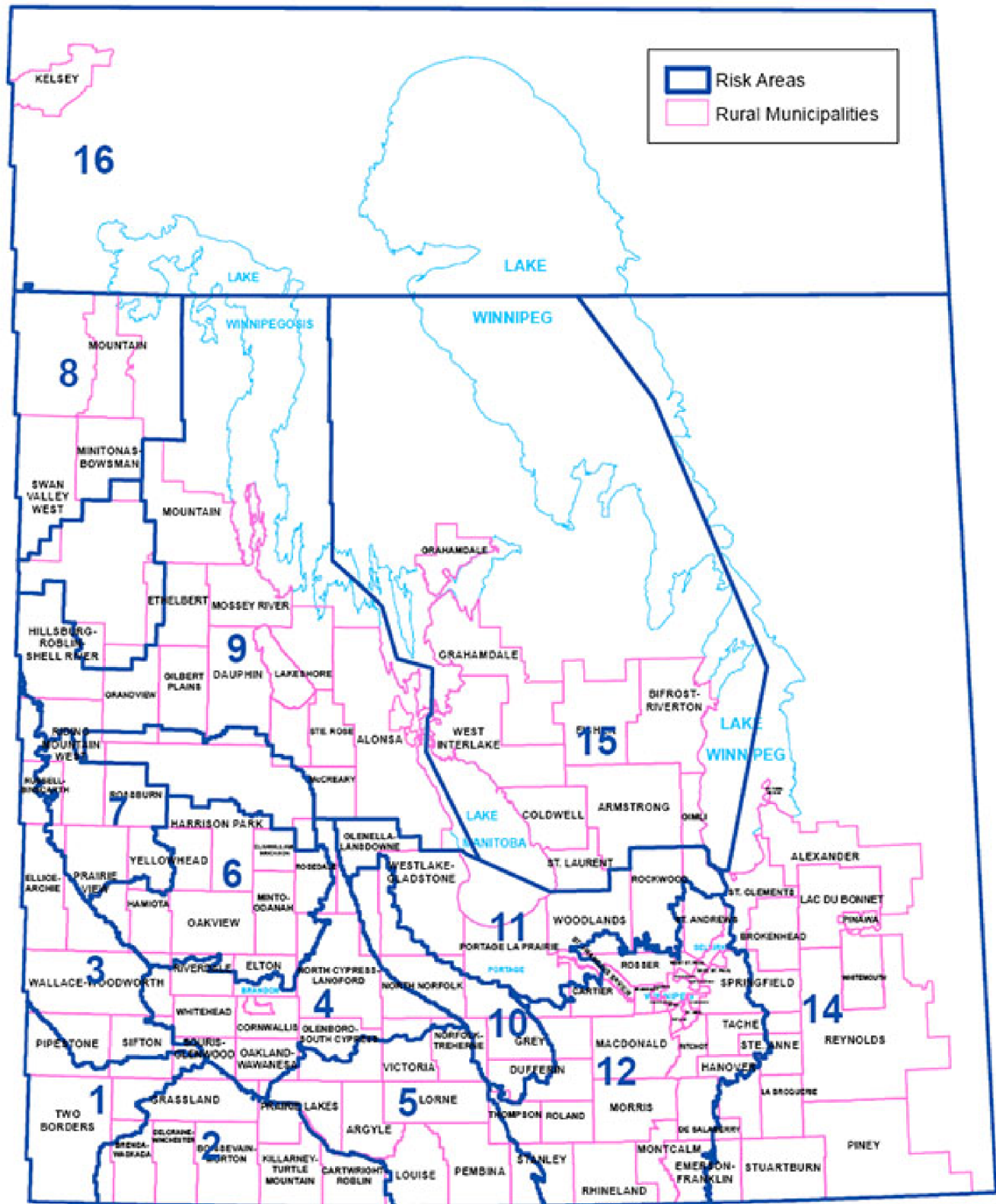


MASC Risk Areas



Page of

PLEASE INDICATE YOUR DOLLAR SELECTION FOR EACH OF THE INSURABLE CROPS SELECTED FOR INSURANCE

Legal Description	Risk Area	Insured Crop	(a) # of Acres	(b) Premium (Per Acre)	(c) Share	(a x b x c) Premium Amount	
		TOTAL PREMIUM					
		5% DISCOUNT FOR PAYMENT AT TIME OF APPLICATION				-	
		AMOUNT ENCLOSED				=	

The Applicant declares that the statements made in this application are true and correct and acknowledges that MASC will rely on such statements in issuing a Hail Insurance Contract.

If signing as agent of Applicant, please print name.

(Name of Partnership or Corporation)

X

Signature of Applicant or Agent of Applicant

Available in alternate formats upon request.

laMASC#652Jan2026
("Version française disponible")

Manitoba Agricultural Services Corporation - 2026 Application for Hail Insurance Terms & Conditions

1. AN APPLICATION MAY BE:

- (i) mailed; or
- (ii) delivered in person to MASC (but not to a drop box); or
- (iii) sent by facsimile transmission to MASC; or
- (iv) made by telephone by contacting MASC during normal business hours; or
- (v) completed online (excluding Landlords) at masc.mb.ca; or
- (vi) completed in person at MASC during normal business hours.

2. IF THE APPLICANT APPLIES BY TELEPHONE, all information received by MASC and shown in their records shall be conclusive evidence of the information given over the telephone by the Applicant to MASC in respect of this application. A Statement of Insurance and the reverse side of the application will be mailed to the Applicant.

3. UPON ACCEPTANCE OF THIS APPLICATION, MASC will forward to the Applicant a Statement of Insurance.

4. ALTERNATE SIGNING AUTHORITY (except Landlords)

The Applicant hereby appoints the alternate signing authority, if any, for the Applicant's AgrilInsurance Contract as the Applicant's representative to sign on the Applicant's behalf all documents pertaining to the Hail Insurance Contract and by so doing represents and warrants to MASC that such person has authority to bind the Applicant by signing such documents.

5. ALTERNATE SIGNING AUTHORITY (Landlords only)

If the Applicant is a landlord, the Applicant's tenant or such tenant's alternate signing authority can sign all documents pertaining to the Hail Insurance Contract.

6. THE APPLICANT AND THE PERSON SIGNING THIS APPLICATION ON BEHALF OF OR AS AGENT FOR THE APPLICANT ACKNOWLEDGE AND AGREE THAT:

- (i) the Applicant **has an AgrilInsurance Contract** for the crop year in which this application is made or the Applicant has applied for and, at the date of this application, has not been denied an AgrilInsurance Contract for the crop year in which this application is made;
- (ii) only the **percentage interest** in the Insurable Crops, as declared for the Applicant's AgrilInsurance Contract for the crop year in which this application is made, is insurable under a Hail Insurance Contract;
- (iii) **only one dollar selection** may be made by the Applicant for each Insurable Crop;
- (iv) if the Applicant selects a **dollar selection** for an Insurable Crop which is **not offered** for that Insurable Crop by MASC, the next higher dollar selection offered by MASC will be applied;
- (v) if the **premium calculation** made by the Applicant **does not match** the Applicant's dollar selection, the dollar selection made by the Applicant or the dollar selection determined under paragraph (iv) above, as the case may be, shall govern;
- (vi) if **no dollar selection** has been made by the Applicant, the dollar selection which most closely corresponds to the dollar selection used in the premium calculation, as determined by MASC, shall be applied;
- (vii) the Insurable Crops selected by the Applicant will only be insured under a Hail Insurance Contract if this application is accepted by the Corporation, and then such Hail Insurance will only be **effective from 12:00 pm on the day following**: (A) the post-marked date on the envelope with this application, **if mailed**; (B) the date of return of this application, **if delivered in person**; (C) the day of transmission, **if sent by facsimile transmission**; (D) the date of a telephone application; and (E) the date on which this application is submitted and received by MASC, if completed online;
- (viii) the **premium payable** under this application is due and payable within three business days of making the application, and if payment is made at such applicable time, MASC shall discount the premium payable by the Applicant under this application by five per cent;
- (ix) despite subparagraph (viii), MASC may declare the Applicant to be an unsatisfactory credit risk for MASC, and if this is done, MASC may, at its option, **require the Applicant to pay all or any part of the estimated premium, and other amounts otherwise payable** by the Applicant for hail insurance under the Hail Insurance Contract **before** MASC accepts this application;
- (x) the person **signing this application or submitting this application online** has the authority to bind the Applicant and, in the absence of such authority, the person so signing or submitting is personally liable to MASC for all amounts due and payable to MASC under this application;
- (xi) upon acceptance of this application by MASC, the terms and conditions applicable to Hail Insurance including this application will be a **binding agreement** between the Applicant and MASC;
- (xii) if the **Applicant is a corporation**, the person signing this application or submitting it online on behalf of the Applicant is jointly and severally liable with the Applicant for all amounts due and payable to MASC under this application; and
- (xiii) insurance under the Hail Insurance Contract is not available for a **Novel Crop** if MASC does not, in its opinion, at the time the application is made, have the necessary procedures in place to adequately assess the percentage of yield loss or damage to the relevant Novel Crop.

7. PERSON SIGNING NOT THE APPLICANT:

If the person completing and signing this application is an individual and is not the same individual as the Applicant named in this application, the Applicant will be sent a Statement of Insurance together with a copy of the application (if applicable) and will have five days after receipt thereof in which to cancel the Hail Insurance Contract. If a notice of cancellation is not received by MASC within that five-day period, the Applicant shall be deemed bound by the terms and conditions forming the Hail Insurance Contract.

8. PREMIUMS NOT PAID BY OCTOBER 31:

The Applicant agrees to pay MASC interest on any monies not paid by October 31 of the Crop Year for which they are due. Interest will be charged from October 1 of the Crop Year at an annual rate of two percentage points higher than the Royal Bank of Canada prime rate as of April 1 until paid in full.

HAIL INSURANCE APPLICATION INSTRUCTIONS

Most acres of an insurable crop are eligible for hail and fire coverage regardless of the variety grown or the seeding date, provided you have an AgrilInsurance contract.

The circled numbers on the Hail Insurance application example on page 2 correspond to the following numbers. Please follow these instructions and the example when completing your Hail Insurance application.

- 1) Enter only one dollar selection for each crop that you are insuring, regardless of whether crop shares are involved.
- 2) The legal description and risk area that you farm is indicated. Add any new legal descriptions.
- 3) Enter the crop and the number of acres for each legal description that you are insuring. If you do not list a crop opposite a specific legal description, you will not have Hail Insurance for the crop on that legal description. Ensure that the crop and number of acres are identical on your Hail Insurance application and Seeded Acreage Report.
- 4) If you are selecting Hail Insurance on forages:
 - For forage insured under the Basic Hay Insurance program, you may only choose one coverage level that will apply to all acres selected for Hail Insurance.
 - For uninsured forage and acres insured under the Select Hay Insurance program, you may choose a different dollar selection for each forage type.
- 5) The premium per acre and the dollar selections available for each of the insurable crops are listed by risk area on page four of this package. Please be careful to select the appropriate premium considering the risk area where the crop is grown and the dollar selection. **If there are any discrepancies, we will adjust your premium based on the dollar selection that you have indicated for the crop.** Premiums will vary by crop, dollar selection and risk area.
- 6) The “share” column pertains to any land you currently have listed under your AgrilInsurance contract as being farmed on a crop share basis with another insured. Use the share amount to calculate your premium for that crop and legal description (step 7).
- 7) To determine the premium amount, multiply the number of acres (step 3) by the premium per acre (step 5), and then by your share (step 6).
- 8) Add up all the premium amounts and record the total in the “Total Premium” box.
- 9) If you are paying the premium with your application, deduct five per cent of the amount being paid. If you are not paying premium with your application, leave this space blank.
- 10) The Amount Enclosed is the amount of payment that is submitted with the application. A cheque or money order for this amount payable to MASC should be included.
- 11) Indicate if any of the crops selected for Hail Insurance have been damaged by hail or fire this crop year.
- 12) Read the declaration carefully and sign the application. If you are signing as an agent of the applicant, you must also print your name.

If you wish to appoint an alternate signing authority other than the person(s) currently listed for your AgrilInsurance contract, contact MASC. Refer to Term # 4 and Term # 5, as applicable, on the reverse of the Hail Insurance application.

Check your application carefully. Applications can be sent by mail, delivered in person, sent by fax, completed online, or made over the telephone by contacting MASC during normal business hours. **Please do not use the MASC drop off box for Hail Insurance applications.**

A Statement of Hail Insurance summarizing your selections and premiums will be mailed to you. Please check it carefully. If the calculated amount of premium does not coincide with the dollar amount per acre that you selected for a crop, MASC will base your insurance on the dollar selection indicated and will adjust your calculated premium amount accordingly.

If the person signing the application is different from the applicant, then by signing the application that person is representing that they have the authority to bind the applicant. In the absence of such authority, the person signing is personally liable for all amounts due and payable to MASC. If the applicant is a corporation, the person signing the application on behalf of the corporation is jointly and severally liable with the applicant for all amounts due and payable to MASC.

If you have any questions or require assistance to complete your Hail Insurance application, please contact MASC.
The phone number for MASC is printed on the bottom of your application.

2026 Hail Insurance Coverages and Premiums

Risk Area	Basic Rate	Basic Hay, Select Hay types Greenfeed			All Wheats, Oats, Barley, Flax, Fall Rye, Sunflowers, Mixed Grain, Corn (Grain, Silage, OP), Rapeseed, Canaryseed, Triticale			Canola			Soybeans, Lentils			Alfalfa Seed			All Dry Edible Beans Proso Millet, Fababeans			Annual & Perennial Ryegrass Seed, Tall & Meadow Fescue Seed, Ped. Timothy, Hemp, Mustard, Novel Crops, Field Peas		
		.75 x Basic Rate			1 x Basic Rate			1.2 x Basic Rate			1.3 x Basic Rate			1.5 x Basic Rate			1.75 x Basic Rate			2 x Basic Rate		
		\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400	\$200	\$300	\$400
#1	2.6%	\$3.90	\$5.85	\$7.80	\$5.20	\$7.80	\$10.40	\$6.24	\$9.36	\$12.48	\$6.76	\$10.14	\$13.52	\$7.80	\$11.70	\$15.60	\$9.10	\$13.65	\$18.20	\$10.40	\$15.60	\$20.80
#2	3.1%	\$4.65	\$6.98	\$9.30	\$6.20	\$9.30	\$12.40	\$7.44	\$11.16	\$14.88	\$8.06	\$12.09	\$16.12	\$9.30	\$13.95	\$18.60	\$10.85	\$16.28	\$21.70	\$12.40	\$18.60	\$24.80
#3	2.3%	\$3.45	\$5.18	\$6.90	\$4.60	\$6.90	\$9.20	\$5.52	\$8.28	\$11.04	\$5.98	\$8.97	\$11.96	\$6.90	\$10.35	\$13.80	\$8.05	\$12.08	\$16.10	\$9.20	\$13.80	\$18.40
#4	1.9%	\$2.85	\$4.28	\$5.70	\$3.80	\$5.70	\$7.60	\$4.56	\$6.84	\$9.12	\$4.94	\$7.41	\$9.88	\$5.70	\$8.55	\$11.40	\$6.65	\$9.98	\$13.30	\$7.60	\$11.40	\$15.20
#5	3.4%	\$5.10	\$7.65	\$10.20	\$6.80	\$10.20	\$13.60	\$8.16	\$12.24	\$16.32	\$8.84	\$13.26	\$17.68	\$10.20	\$15.30	\$20.40	\$11.90	\$17.85	\$23.80	\$13.60	\$20.40	\$27.20
#6	2.7%	\$4.05	\$6.08	\$8.10	\$5.40	\$8.10	\$10.80	\$6.48	\$9.72	\$12.96	\$7.02	\$10.53	\$14.04	\$8.10	\$12.15	\$16.20	\$9.45	\$14.18	\$18.90	\$10.80	\$16.20	\$21.60
#7	2.6%	\$3.90	\$5.85	\$7.80	\$5.20	\$7.80	\$10.40	\$6.24	\$9.36	\$12.48	\$6.76	\$10.14	\$13.52	\$7.80	\$11.70	\$15.60	\$9.10	\$13.65	\$18.20	\$10.40	\$15.60	\$20.80
#8	2.4%	\$3.60	\$5.40	\$7.20	\$4.80	\$7.20	\$9.60	\$5.76	\$8.64	\$11.52	\$6.24	\$9.36	\$12.48	\$7.20	\$10.80	\$14.40	\$8.40	\$12.60	\$16.80	\$9.60	\$14.40	\$19.20
#9	2.9%	\$4.35	\$6.53	\$8.70	\$5.80	\$8.70	\$11.60	\$6.96	\$10.44	\$13.92	\$7.54	\$11.31	\$15.08	\$8.70	\$13.05	\$17.40	\$10.15	\$15.23	\$20.30	\$11.60	\$17.40	\$23.20
#10	2.1%	\$3.15	\$4.73	\$6.30	\$4.20	\$6.30	\$8.40	\$5.04	\$7.56	\$10.08	\$5.46	\$8.19	\$10.92	\$6.30	\$9.45	\$12.60	\$7.35	\$11.03	\$14.70	\$8.40	\$12.60	\$16.80
#11	1.5%	\$2.25	\$3.38	\$4.50	\$3.00	\$4.50	\$6.00	\$3.60	\$5.40	\$7.20	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00
#12	2.2%	\$3.30	\$4.95	\$6.60	\$4.40	\$6.60	\$8.80	\$5.28	\$7.92	\$10.56	\$5.72	\$8.58	\$11.44	\$6.60	\$9.90	\$13.20	\$7.70	\$11.55	\$15.40	\$8.80	\$13.20	\$17.60
#14	1.5%	\$2.25	\$3.38	\$4.50	\$3.00	\$4.50	\$6.00	\$3.60	\$5.40	\$7.20	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00
#15	1.5%	\$2.25	\$3.38	\$4.50	\$3.00	\$4.50	\$6.00	\$3.60	\$5.40	\$7.20	\$3.90	\$5.85	\$7.80	\$4.50	\$6.75	\$9.00	\$5.25	\$7.88	\$10.50	\$6.00	\$9.00	\$12.00
#16	1.7%	\$2.55	\$3.83	\$5.10	\$3.40	\$5.10	\$6.80	\$4.08	\$6.12	\$8.16	\$4.42	\$6.63	\$8.84	\$5.10	\$7.65	\$10.20	\$5.95	\$8.93	\$11.90	\$6.80	\$10.20	\$13.60

Risk Area	Basic Rate	Potatoes, Sweet Corn			Vegetables			Strawberries			Buckwheat		
		1 x Basic Rate			2 x Basic Rate			2 x Basic Rate			2.5 x Basic Rate		
		\$500	\$700	\$900	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000	\$5,000	\$200	\$300	\$400
#1	2.6%	\$13.00	\$18.20	\$23.40	\$52.00	\$78.00	\$104.00	\$156.00	\$208.00	\$260.00	\$13.00	\$19.50	\$26.00
#2	3.1%	\$15.50	\$21.70	\$27.90	\$62.00	\$93.00	\$124.00	\$186.00	\$248.00	\$310.00	\$15.50	\$23.25	\$31.00
#3	2.3%	\$11.50	\$16.10	\$20.70	\$46.00	\$69.00	\$92.00	\$138.00	\$184.00	\$230.00	\$11.50	\$17.25	\$23.00
#4	1.9%	\$9.50	\$13.30	\$17.10	\$38.00	\$57.00	\$76.00	\$114.00	\$152.00	\$190.00	\$9.50	\$14.25	\$19.00
#5	3.4%	\$17.00	\$23.80	\$30.60	\$68.00	\$102.00	\$136.00	\$204.00	\$272.00	\$340.00	\$17.00	\$25.50	\$34.00
#6	2.7%	\$13.50	\$18.90	\$24.30	\$54.00	\$81.00	\$108.00	\$162.00	\$216.00	\$270.00	\$13.50	\$20.25	\$27.00
#7	2.6%	\$13.00	\$18.20	\$23.40	\$52.00	\$78.00	\$104.00	\$156.00	\$208.00	\$260.00	\$13.00	\$19.50	\$26.00
#8	2.4%	\$12.00	\$16.80	\$21.60	\$48.00	\$72.00	\$96.00	\$144.00	\$192.00	\$240.00	\$12.00	\$18.00	\$24.00
#9	2.9%	\$14.50	\$20.30	\$26.10	\$58.00	\$87.00	\$116.00	\$174.00	\$232.00	\$290.00	\$14.50	\$21.75	\$29.00
#10	2.1%	\$10.50	\$14.70	\$18.90	\$42.00	\$63.00	\$84.00	\$126.00	\$168.00	\$210.00	\$10.50	\$15.75	\$21.00
#11	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00	\$7.50	\$11.25	\$15.00
#12	2.2%	\$11.00	\$15.40	\$19.80	\$44.00	\$66.00	\$88.00	\$132.00	\$176.00	\$220.00	\$11.00	\$16.50	\$22.00
#14	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00	\$7.50	\$11.25	\$15.00
#15	1.5%	\$7.50	\$10.50	\$13.50	\$30.00	\$45.00	\$60.00	\$90.00	\$120.00	\$150.00	\$7.50	\$11.25	\$15.00
#16	1.7%	\$8.50	\$11.90	\$15.30	\$34.00	\$51.00	\$68.00	\$102.00	\$136.00	\$170.00	\$8.50	\$12.75	\$17.00

If you wish to take additional coverage at a later date, contact MASC.

Note 1: Prior to July 30, part or all of your hail insurance coverage may be cancelled by the applicant by sending a request for cancellation in writing. A percentage of the premium will be refunded based on a short date cancellation table.

Note 2: Under the Continuous Hail Insurance Option, coverage can only be cancelled if acres have been appraised by MASC and destroyed.