

***PART XVI – APPLES .... cont***

***SECTION B - Apple Production Insurance***

The purpose of this plan is to provide insurance coverage for the apples produced.

<b><i>DATE</i></b>	<b><i>TOPIC</i></b>	<b><i>REQUIREMENT and/or EFFECTS</i></b>
<b>Insurable Crop Group</b>		Apples
<b>Insurable Crop</b>		Apples
<b>April 01 to Mar 31</b>	Crop Year	
<b>November 30</b>	Application deadline	November - Prior to crop year
	Required deposit due	15 to 50% as per Section 13(2)
	Signed Agreement	Required for valid contract; Section 13(1)
	Perils insured against	See section 8
	Approved Varieties:	Varieties recommended by the Department or the Corp.
	Yield coverage	Yields adjusted by Yield Coverage Adjustment as stated below.
	Coverage levels	70% of the probable yield
	Coverage Period	Begins when the crop is insured Ends with the final date for harvest
<b>June 30</b>	Premium due date	As per Section 13(5)
<b>July 01</b>	Interest charges begin	Monthly interest charged on unpaid premiums; as per Section 5(6)
<b>Stage I indemnity rate</b> (30 days after planting) Section 23		Does NOT apply to this crop
<b>Stage II indemnity rate (un-harvested ac.)</b> FULL OFFSET – between Stage II and Stage III Section 24		Does NOT apply to this crop
<b>Stage III indemnity rate (harvested crop)</b> Section 25		Maximum indemnity rate is: - equal to the shortfall in production at the unit price selected.
<b>October 25</b>		Final date for harvest - subsequent field losses are not covered and are at the insured's own risk.
<b>October 25</b>		Final date for coverage Section 9
<b>November 30</b>		Final date to submit Production Summary
<b>November 30</b>		Final date for filing a Proof of Loss, in writing
<b>December 30</b>		Final date for appeal of Production Summary or Proof of Loss

## ***PART XVI - Apples... cont***

### ***SECTION B - Apple Production Insurance***

The crop year for apples begins in November prior to the crop year and provides additional coverage for winter injury to the insured crop from November through until April 01. Contracts of Insurance are sold in November prior to the crop year.

The insured will not receive a provincial benchmark but must supply production data for a minimum of two consecutive years immediately prior to the year production insurance is requested, which will be used to determine the insured's probable yield.

Notwithstanding clause 17(3) and 17(10), the insured may elect 80% coverage if more than three consecutive years of field data have been provided and have been accepted by the Corporation

The probable yield is based on the insured's weighted average production during the 10-year period prior to the crop year being insured; production for non-insured years must be from consecutive years prior to insuring.

Production to count means the amount of the harvested crop meeting one or more of these specific quality standards:

- a. Pounds of U-Pick apples sold;
- b. Pounds of fresh packed Canada Fancy apples sold or in storage;
- c. Pounds of processed or juice apples sold or in storage with a quality adjustment based on the price ratio comparing processed or juiced apples to fresh pack; or
- d. Yield measurements prior to harvest based on estimated pounds per tree and allowing for a normal drop rate of 10%;
- e. Losses due to wind prior to October 25 will require new estimates to determine the actual loss.