

## ***SCHEDULE A***

### ***PART XVII - Wild Lowbush Blueberries***

**This Schedule A, Wild Lowbush Blueberry Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to wild lowbush blueberries.**

<i><b>DATE</b></i>	<i><b>TOPIC</b></i>	<i><b>REQUIREMENT and/or EFFECTS</b></i>
<b>Insurable Crop Group</b>		All wild lowbush blueberries
<b>Insurable Crop</b>		Wild lowbush blueberries
<b>April 01 to Mar 31</b>	Crop Year	
<b>November 30</b>	Application deadline	Year prior to harvest
	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, plus winter injury, bird damage and unavoidable pollination failure.
	Seed Quality Standards	Wild lowbush blueberry plants established or establishing
	Approved Varieties:	Wild stands inspected and approved by the Corporation
	Yield Coverage - PY	Yield coverage to be adjusted according to maturity of wild blueberry stands. as per Coverage Adjustments listed below.
	Coverage levels	70% or 80% of the probable yield
	Coverage Period	Begins when the crop is insured Ends with the final date for harvest
<b>November 30</b>	Final Acreage Report	List of crops by field ,by vine coverage and stage of development
	Completed at time of Application	Penalty - \$10 plus \$2 for each day overdue Section 18(2)
<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)
Stage I		Perennial crop – NO Stage I coverage.
<b>Stage II indemnity rate (un-harvested ac.)</b> FULL OFFSET – between Stage II and Stage III      Section 24		Since Stage I does not apply to this perennial crop, the Stage II indemnity on un-harvested acres is 50% of the insured value if losses occur before June 01 of the harvest year and 65% if losses occur after June 01.
<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.

***PART XVII - Wild Lowbush Blueberries cont....***

<b>September 25</b>	Final date for harvest; subsequent field losses are not covered
<b>September 25</b>	Final date for coverage Section 9
<b>November 30</b>	Final date to submit a Production Summary Section 15
<b>November 30</b>	Final date for filing a Proof of Loss, in writing Section 20
<b>December 30</b>	Final date to appeal a change to the Production Summary or Proof of Loss

**Production to Count means all saleable production sold to a processor or commercial packing house, all sales to wholesalers or retailers, farm gate sales and all stored inventory.**

- vv. The insured's production will be adjusted by the Corporation based on records and delivery receipts from all sources.
- ww. The Corporation reserves the right to adjust the final production to count for insurable and non-insurable perils.

**For Wild Lowbush Blueberries the following Yield Coverage Adjustments shall be used:**

- **the number of acres applied for shall be corrected on a per field basis if vine coverage is less than 95% or if an area has been harvested less than four times and if an area is harvested in subsequent years**
- **Adjustment factors applied will be the lesser of :**
  - (a) **based on the proportion of the land covered with wild lowbush blueberry plants**

<b>Condition</b>	<b>Adjustment Factor</b>
<b>95% + coverage</b>	<b>1.00</b>
<b>85% to 95% coverage</b>	<b>.90</b>
<b>75% to 85% coverage</b>	<b>.80</b>
<b>65% to 75% coverage</b>	<b>.70</b>
<b>55% to 65% coverage</b>	<b>.60</b>
<b>45% to 55% coverage</b>	<b>.50</b>
<b>35% to 45% coverage</b>	<b>.40</b>
<b>25% to 35% coverage</b>	<b>.30</b>
<b>15% to 25% coverage</b>	<b>.20</b>
<b>1% to 15% coverage</b>	<b>.10</b>

**OR**

***PART XVII - Low Bush Blueberries cont....***

**(b) new wild lowbush blueberry acres will be adjusted**

<b>Condition</b>	<b>Adjustment Factor</b>
<b>First Harvest</b>	<b>.15</b>
<b>Second Harvest</b>	<b>.25</b>
<b>Third Harvest</b>	<b>.50</b>

**AND**

**(c) acres which were harvested in the previous year**

<b>Subsequent year harvest</b>	<b>.50</b>
--------------------------------	------------

Since Stage I does not apply to this perennial crop, the Stage II indemnity on un-harvested acres is 50% of the insured value; if losses occur before June 01 of the harvest year and 65% if losses occur after June 01; - except in the case of new wild blueberry land, ie intended for first harvest; when post-harvest management practices must be applied to qualify, otherwise no indemnity is payable and the development status of the area will remain the same as it was at the time of application.