

SCHEDULE A

PART XXII - Canola

This Schedule A, Canola, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to canola.

<i>DATE</i>	<i>TOPIC</i>	<i>REQUIREMENT and/or EFFECTS</i>
Insurable Crop Group		All spring cereal grains, all protein feed crops, grain corn, silage corn, canola and milling wheat
Insurable Crop		Canola
April 01 to March 31		Crop Year
May 31	Application deadline	
	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
	Seed Quality Standards	Minimum 80% germination rate
	Approved Varieties:	Varieties recommended by the Department, the Corporation or those listed in the Atlantic Provinces Field Crop Guide, Publication 100A,
	Coverage levels	70% of the probable yield
	Coverage Period	Begins when the crop is planted Ends with the final date for harvest
June 30	Premium due date	As per Section 13(5)
June 30	Final Acreage Report	List of crops planted by field and by variety within each field Penalty - \$10 plus \$2 for each day overdue Section 18(2)
July 01	Interest charges begin	Monthly interest charged on unpaid premiums; as per Section 5(6)
June 05	Final planting date	Deadline for seeding all canola Penalty – 2% reduction in PY / day for 10 days Section 17(4)(5) Canola planted after June 15 will not be eligible for insurance.
Stage I indemnity rate (30 days after planting)	Section 23	Maximum indemnity is 30% of IV when NOT replanted Maximum indemnity is 20% of IV if acres are replanted
Stage II indemnity rate (un-harvested ac.) FULL OFFSET – between Stage II and Stage III	Section 24	Maximum Indemnity is : - a 80 day sliding scale from 50 to 80% of the insured value.
Stage III indemnity rate (harvested crop)	Section 25	Maximum indemnity rate is: - equal to the shortfall in production at the unit price selected.

PART XXII - Canola cont....

October 25	Final date for harvest; subsequent field losses are not covered
October 25	Final date for coverage Section 9
November 15	Final date to complete Production Summary Section 15
November 15	Final date for filing a Proof of Loss, in writing Section 20
December 15	Final date for appeal changes to the of Production Summary or Proof of Loss

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

- a. For the purpose of calculating production to count, the following conversion factors may be used: MT = metric tonnes = 2,204 pounds
- b. For canola stored in bins - 1 cubic foot equals 0.8 bushels
- c. For canola sold off farm, the sales weight adjusted for moisture before dockage (MT) will be used.
- d. All canola weights will be adjusted to the standard moisture content when wet weights are provided.
- e. Adjusted weight = (actual weight) x (100 - actual moisture content) / (100 - standard moisture content)
- f. Standard Adjustments used:

Crop	Bushel Weight	Standard Moisture %
Canola	50 lbs.	14.0

Total canola production, either sold or fed on the farm, will be considered production to count.

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 insured must provide sales receipts for all crop sales and these receipts should include the date, net weight and moisture content. The Corporation shall consider the crop to be dry if moisture levels are not provided. If the purchaser is unable to supply the required information the Corporation must be notified immediately after harvest or on delivery of the crop and must have access to the crop so it can be measured and sampled to determine the total yield and moisture content.

It is the responsibility of the insured to establish the marketability of all harvested crops. If the insured establishes that the crop is non-marketable the Corporation must be notified and an appeal filed, before the end of the appeal period, in order for adjustments to be considered. The insured is responsible for sampling the crop and for all costs incurred to test the crop to establish the end use or marketability.