

SCHEDULE A

PART XXV - Cranberries

This Schedule A, Cranberry Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to cranberries

<i>DATE</i>	<i>TOPIC</i>	<i>REQUIREMENT and/or EFFECTS</i>
Insurable Crop Group		Cranberries
Insurable Crop		Cranberries
April 01 to Mar 31	Crop Year	
November 30	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
	Seed Quality Standards	Perennial crop – % of established stand
	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 application is approved Ends with the final date for harvest
June 30	Premium due date	As per Section 13(5)
July 01	Interest charges begin	Monthly interest charged on unpaid premiums; as per Section 5(6)
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)
Stage I indemnity rate Section 23		Perennial crop with no Stage I coverage
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.
October 20	Final date for harvest; subsequent field losses are not covered	
October 20	Final date for coverage	Section 9
November 10	Final date for filing a Production Summary	Section 15
November 10	Final date for filing a Proof of Loss, in writing	Section 20
December 10	Final date to appeal changes to the production Summary or Proof of Loss	

PART XXV – Cranberries cont....

For Cranberries these specific standards shall apply:

- n. For the purpose of calculating production to count, the following conversion factors may be used: 1 barrel = 100 lbs.
- o. For cranberries a field is referred to as a bog and the area is expressed in acres.
- p. All cranberry sales both wet and dry harvest will be considered in the final production to count. The insured is responsible to provide all sales records.
- q. Production to count means total sales and inventory adjusted for cullage and dockage. All production from contract sales and fresh market sales must be declared and included in the final production to count.
- r. Reasonable management requires IPM or integrated pest management practices to manage insect and disease and sanding of bogs every three years.
- s. For the first year of the plan producers must provide two consecutive years of yield information in order to establish a probable yield. In subsequent years a probable yield will be established by averaging the actual yields from the previous two years. No benchmark yield will be used in the calculation of a probable yield.
- t. The insured shall complete an application for coverage by November 30 of the year prior to the crop year in order to receive coverage for winter and spring frost damage. Coverage begins on December 01, prior to the crop year.
- u. 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.
- v. The insured must declare the acres of each bog or field insured and state the year each bog was established, the % ground cover and the stage of the production cycle for each bog.
- w. Standard Adjustments used:

Crop	Barrel Weight
Cranberries	100 lbs.