

## ***SCHEDULE A***

### ***PART XX - Hybrid Seed Canola***

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

<i><b>DATE</b></i>	<i><b>TOPIC</b></i>	<i><b>REQUIREMENT and/or EFFECTS</b></i>
<b>Insurable Crop Group</b>		Hybrid Seed Canola
<b>Insurable Crop</b>		Hybrid Seed Canola
<b>April 01 to March 31</b>		Crop Year
<b>May 31</b>	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
<b>June 30</b>	Premium due date	As per Section 13(5)
<b>June 30</b>	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)
<b>July 01</b>	Interest charges begin	Monthly interest charged on unpaid premiums; as per Section 5(6)
<b>June 05</b>	Final planting date	Deadline for seeding all hybrid seed 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.
<b>Stage I indemnity rate</b> (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
<b>Stage II indemnity rate (un-harvested ac.)</b> FULL OFFSET – between Stage II and Stage III              Section 24		Maximum Indemnity is : - sliding scale from 50 to 80% of the insured value.
<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 XX - Hybrid Seed Canola cont....***

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

- x. For the purpose of calculating production to count, all quantities will be recorded in pounds of clean seed.
- y. The insured's production will be adjusted by the Corporation based on records and delivery receipts from the processor.
- z. Notwithstanding the coverage levels stated above; the insured may elect 80% coverage if more than three consecutive years of yield data have been provided
- aa. All producers must have a seed contract and must meet all the requirements of the contract.
- bb. Stage II and Stage III losses that occur in the field because of insurable perils as designated in Section 8 shall be paid subject to the coverage chosen in the insurance contract. No indemnity payment shall be paid for Stage III yield losses below 460 lbs. as these losses are covered by a guarantee in the seed contract with the processor. Indemnity payments shall be limited to yield losses below the total guarantee per acre but above 460 lbs. per acre.
- f. Final adjustments for losses shall be carried out by the Corporation when sales records are reported by the processor.