

SCHEDULE A

PART XXIV - Milling Wheat

This Schedule A, Milling Wheat Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to spring grains.

<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		Milling Wheat
Coverage Period		From time of planting until final harvest deadline - or September 25 of the crop year.
April 01 to Mar 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	Certified with 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	80% or 90% 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 milling wheat Penalty – 2% reduction in PY / day for 10 days Section 17(4)(5) Milling wheat 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 acres) FULL OFFSET – between Stage II and Stage III Section 24		Maximum Indemnity is : - a 60 day sliding scale from 50 to 80% of the insured value. Stage II acres harvested as baled forage or silage after the final harvest deadline shall be assigned a salvage value and the indemnity payment shall be 65% of the insured value

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Stage III indemnity rate (harvested crop) Section 25	Maximum indemnity rate is: - equal to the shortfall in production at the unit price selected.
September 25	Final date for harvest; subsequent field losses are not covered
September 25	Final date for coverage Section 9
October 15	Final date to file a Production Summary Section 15
October 15	Final date for filing a Proof of Loss, in writing Section 20
November 15	Final date to appeal a change to the Production Summary or Proof of Loss

1. All criteria set up for adjusting Schedule A – Part IV, Spring Cereals shall apply to Milling Wheat.
2. In addition to Part IV, Spring Cereals the following shall apply to milling wheat:
 - (a) The use of certified seed and intensive cereal management practices are required for the milling wheat crop to be insured for both quality and production under a contract of insurance.
 - (i) The insured must complete a Milling Wheat Field Management Report which verifies the intensive cereal management practices that were applied and the insured must attach certified seed tags or receipts from seed purchased and approved by the Corporation; to receive coverage for low falling number, low protein and the presence of fusarium (tombstone).
 - (b) If the Field Management Report is not completed then the quality coverage will be removed from the contract.
 - (c) Milling wheat crops planted with commercial seed will be eligible for insurance under this plan but must have a germination rate of at least 80% and crops planted with commercial seed will NOT be covered for quality losses from fusarium (tombstone).
 - (d) Milling wheat shall be covered for quality losses due to;
 - low falling numbers, low protein and the presence of fusarium (tombstone).
 - (i) When a milling wheat crop has met those criteria stated in Section 2(a)(i) above and fails to meet the quality standards for falling number, protein, and/or fusarium (tombstone); a quality adjustment shall be made
 - (ii) The quality adjustment shall be:

$$\left(\frac{\text{feed wheat price}}{\text{milling wheat price}} \right) \times \text{actual yield}$$
 When the adjusted yield falls below the guaranteed yield then a payment shall be issued.

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Quality will be a factor in determining loss, only if:

- d. the deficiencies, substances or conditions resulted from a cause of loss against which insurance is provided under these crop provisions and which occurs within the insurance period;
- e. the deficiencies, substances or conditions result in a change in the end use of the crop (feed vs milling) or a total loss to the marketability of the insured crop;
- f. all determinations of these deficiencies, substances or conditions are made using samples of the production obtained by us or by a disinterested third party;
- g. the samples are analyzed by a grader according to milling wheat grading standards or by a laboratory recognized and approved by the Corporation.

Quality Adjustment Factors will be determined:

- i. by completing all moisture adjustments; then
- ii. by dividing the feed wheat price by the milling wheat price to determine the quality adjustment factor (not to exceed 1.000)

The insured must provide sales receipts for all crop sales and these receipts should include the date, net weight and moisture content of the product sold. 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 the crop and appeals must be filed with the Corporation before the end of the appeal period in order for adjustments to be considered. The insured is responsible for all costs incurred to sample and test the crop to establish the end use or marketability.

3. Standard Adjustments used:

Crop	Bushel Weight	Standard Moisture %
Milling wheat	60 lbs.	14.5