

## ***SCHEDULE A***

### ***PART VIII - Tobacco***

**This Schedule A, Tobacco Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to tobacco.**

<b><i>DATE</i></b>	<b><i>TOPIC</i></b>	<b><i>REQUIREMENT and/or EFFECTS</i></b>
<b>Insurable Crop Group</b>		Tobacco
<b>Insurable Crops</b>		Tobacco
<b>April 01 to Mar 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
	Approved Varieties and quality of transplants	Varieties recommended by the Department, the Corporation or those listed in the Atlantic Provinces Vegetable Guide. Transplants must be uniform and free of disease and insects. Transplants from single cell trays are required.
	Coverage levels	70% or 80% of the probable yield
	Coverage Period	Begins when the crop is transplanted or planted Ends with the final date for harvest
<b>June 30</b>	Premium due date	As per Section 13(5)
<b>July 31</b>	Final Acreage Report	List of crops planted by field and variety July 31 for all acres planted by July 10 20 days after planting for all remaining acres. 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 20</b>	Final planting deadline	Deadline for seeding tobacco Penalty – 2% reduction in PY / day for 10 days Section 17(4)(5) Tobacco planted after June 30 will not be insured.
<b>Stage I indemnity rate</b> Section 23		Time period from completion of seeding to June 21. Maximum indemnity is 6% of the insured value.
<b>Stage II indemnity rate (un-harvested ac.)</b> FULL OFFSET – between Stage II and Stage III Section 24		Maximum Indemnity is : - a 55 day sliding scale from 50 to 70% 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. Yield adjustments will increase from 71% to 100% at a rate of 1% per day during harvest. The adjustment is 100% at completion of harvest.

<b>September 27</b>	Final date for harvest - subsequent field losses are not covered
<b>September 27</b>	Final date for coverage Section 9
<b>December 20</b>	Final date for filing a Production Summary Section 15
<b>December 20</b>	Final date for filing a PROOF of LOSS, in writing Section 20
<b>January 20</b>	Final date to appeal Production Summary or Proof of Loss

Production to Count means all saleable production sold from the farm and all inventory stored on the farm.

For the purpose of calculating production to count (lbs.) the following conversion factors may be used:

- 1) actual sales weight of flue cured tobacco in lbs. that has been graded and sold
  - a) contract lbs. = gross weight less terra;
  - b) 4 lbs. of non descript tobacco will equal 1 lb. of production to count;
  - c) every 1 lb. bulk sales at the farm gate will represent 1 lb. of production to count;
  - d) 1 lb. of broadleaf (cigar) tobacco is deemed to equal 1.5 lbs of flue-cured tobacco.

For Tobacco crops:

- a Stage I claim may occur when there is more than 50% frost damage and insurance will continue on the affected areas when replanted throughout the Stage II and Stage III periods.
- the production to count and guaranteed production shall include all acres insured, including the Stage I acres

The insured's actual production shall be adjusted by the Corporation based on records and delivery slips.