

SCHEDULE A

PART IX - Winter Cereal Grains

This Schedule A, Winter Cereal Grains Plan, forms an integral part of the **PRODUCTION INSURANCE AGREEMENT** and as such contains supplementary information specific to winter cereals.

| <i>DATE</i> | <i>TOPIC</i> | <i>REQUIREMENT and/or EFFECTS</i> |
|--------------------------------------------------------------------------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insurable Crop Group | | All spring cereal grains, all protein feed crops and milling wheat |
| Insurable Crop | | Fall Rye, Winter Wheat |
| April 01 to Mar 31 | Crop Year | |
| October 31 | Application deadline | Year prior to coverage |
| | 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 | 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) |
| July 01 | Interest charges begin | Monthly interest charged on unpaid premiums; as per Section 5(6) |
| September 30 | Final planting date | Deadline for seeding all winter cereals Penalty – 2% reduction in PY / day for 10 days Section 17(4)(5) Winter cereals planted after Oct 10 will not be insured. |
| October 31 | 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 | | From date of planting until May 25 of crop year. Maximum indemnity is 30% of IV when NOT replanted Maximum indemnity is 20% of IV if acres are re-planted |
| 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 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 |
| Stage III indemnity rate (harvested crop) Section 25 | | Maximum indemnity rate is: - equal to the shortfall in production at the unit price selected. |

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| September 25 | Final date for harvest; subsequent field losses are not covered |
| September 25 | Final date for coverage Section 9 |
| October 15 | Final date for filing 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 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:

- a. For the purpose of calculating production to count, the following conversion factors may be used: MT = metric tonnes = 2,204 pounds
- b. For grain stored in bins - 1 cubic foot equals 0.8 bushels
- c. For grain sold off farm, the sales weight adjusted for moisture before dockage (MT) will be used.
- d. All grain 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. Production to count means total production before dockage with a moisture adjustment expressed in metric tonnes. This production will be considered production to count whether sold or fed on the farm.
- g. Standard Adjustments used:

| Crop | Bushel Weight | Standard Moisture % |
|--------------|----------------------|----------------------------|
| Fall Rye | 56 lbs. | 14.0 |
| Winter Wheat | 60 lbs. | 14.5 |

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.