

Forage Seed Insurance

(Alfalfa Seed, Tall Fescue Seed & Pedigreed Timothy Seed)

Purpose

- Forage seed insurance provides financial assistance to producers of forage seed (for perennial ryegrass seed, refer to separate fact sheet) when they experience a significant production shortfall.

Eligibility

- Forage seed insurance is available to Manitoba alfalfa seed, tall fescue seed or pedigreed timothy seed producers.
- Total acreage of both pedigreed and common alfalfa seed must be insured but only pedigreed timothy seed is eligible for Production Insurance.
- Minimum five acres of each crop are required.
- To qualify for pedigreed seed coverage, the variety must be eligible for certification as pedigreed seed in Canada. Crop certificates proving the field is certified in that crop year must be made available to MASC for inspection purposes.
- All varieties of alfalfa seed, tall fescue seed and pedigreed timothy seed are insurable.
- Must have a minimum of 75 per cent ground cover.

Coverage

- Individual producer's historic yields (10 years) are used to calculate the producer's probable yield.
- Growers without a verified yield history in any of the previous 10 years will have the provincial average yield applied for that year.
- Producers insuring alfalfa seed, tall fescue seed or pedigreed timothy seed for the first time (no verifiable data) will be assigned the provincial average.
- The three coverage levels to choose from are: 50, 70 or 80 per cent of probable yield.
- Coverage is provided on one to eight year old stands of pedigreed alfalfa seed and one to five year old stands of tall fescue seed and pedigreed timothy seed.
- Dollar values for coverage and indemnity purposes are established prior to the start of the crop year.

Cost

- Premium cost is shared 40 per cent by the producer, 36 per cent by the Government of Canada and 24 per cent by the Province of Manitoba.

Claims

- Coverage for producers that are insuring a crop the first time will begin following inspection of all acreage.
- Full coverage applies until the crop has been harvested, destroyed or abandoned (not harvested due to adverse weather conditions).
- Insurance will apply if a crop is not certified due to a designated peril.
- Post harvest claim amount may be reduced by a Forage Restoration indemnity, if applicable.
- Insurance begins once the crop has established and includes winterkill coverage.

Other Program Details

- Forage restoration provides a benefit to restore an established forage crop that was damaged due to excess moisture before June 20 (refer to the Forage Restoration information sheet).

Pollinators

- Alfalfa seed stands must have a minimum number of 20,000 leafcutter bees per acre for pollination purposes.
- Bees must be housed in shelters that are evenly distributed throughout the field at a rate of approximately one shelter for every five acres. If there are fewer than one shelter for every five acres, additional bees per acre are required.

Fertility

- Pedigreed timothy seed fields must have an adequate amount of nitrogen fertilizer applied.

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Important Dates and Deadlines

March 31 is the last day to apply for, make changes to (add or delete crops and change coverage levels) or to cancel Production Insurance.

June 22 is the last day to file a Forage Restoration claim.

June 30 is the last day to file Seeded Acreage Reports.

November 30 is the last day to file alfalfa seed, tall fescue seed and pedigreed timothy seed claims and to file Harvested Production Reports.

For more information contact your local MASC insurance agent or visit our website at masc.mb.ca.

Note: This information sheet contains general information only and does not form part of the Contract of Insurance between an insured and MASC. In all cases, the Contract of Insurance shall prevail.

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