



2011 AGRIINSURANCE

**Nova Scotia Crop and Livestock
Insurance Commission**

“Serving Nova Scotia Farmers Since 1969”

Canada

Growing Forward 


NOVA SCOTIA

This is an information booklet only, and does not
supersede the Regulations which apply to these plans.

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● Protection

Crop Insurance provides protection against crop losses caused by natural hazards. Insurable perils covered include:

- excessive moisture/rainfall
- drought
- frost
- hail
- wind
- wildlife
- ice
- insects
- diseases
- winter injury/kill
- unavoidable pollination failure
- adverse weather
- flood
- fire

Note: Not all perils apply to all crops - please see plan regulations for further details. For the Maple Plan perils, please see plan regulations.

● Insurable Crops

The following Crop Insurance plans are currently offered:

Crop Insurance:

- Blueberry- lowbush, highbush
- Strawberry
- Raspberry
- Forage Establishment
- Spring Grain - barley, oats, mixed grain, feed wheat, milling wheat
- Winter Grain - feed wheat, milling wheat, rye
- Corn
- Soybean - soybeans, sunflowers, canola,
- Tree Fruit - apples, pears
- Tree - apple and pear trees
- Maple Syrup
- Potato - processing, seed, tablestock
- Vegetable - broccoli, brussels sprouts, cabbage, cauliflower, fresh carrots, processing carrots, lettuce, onions, parsnips, rutabagas, winter squash
- Weather (for forage)

Livestock Insurance:

- Dairy (specified diseases, loss of income)
- Poultry (ILT)

Other Programs:

- Canada/Nova Scotia Wildlife Compensation Program

● **Calculating Crop Insurance Coverage**

While there may be some differences, depending on the crop insured, this description should serve as a guide to the general approach to calculating a Crop Insurance Certificate.

1) Calculate Average Insurable Yield (AIY)

- For most crops, this is a 15 year average of actual yields. These yields are expressed as an average yield per acres or hectare.
- If fewer than 15 records are available, then we will calculate proxy yields specifically for your farm.

2) Establish the Coverage Level and Unit Price

- The **Coverage Level** (expressed as a percent) is the portion of your average yield that you wish to have guaranteed. For most crops, four coverage level options are available 70%, 80%, 85%, and 90%.
- The **Unit Price** is the price per crop unit at which the insured crop is valued. In the event of a claim, this is the price used to calculate the value of the yield loss. For most crops, 3 unit price options are offered.
- Prior to the start of each crop year, we will contact you to offer an opportunity to select the coverage level and unit price. If you make no selection, then we will use the same levels as were used the previous year.

3) Identify the Units of Production to be Insured

- For perennial crops, we will contact you before the new crop year begins and ask you to declare the volume of production that you are intending to manage. For some crops this declaration is made when you report your harvested yield in the fall.
- For annual crops, we will provide a Seeding Report Form which you complete and send back to us, declaring all acreage of the insured crop planted.

4) Calculate Guaranteed Production

$$\text{Guaranteed Production} = \text{AIY} \times \text{Coverage Level} \times \text{Acres}$$

- You must report all acreage of the insured crop that you have in production.

● Average Insurable Yield Methodology

Production Insurance in Nova Scotia is designed to give coverage that reflects crop management on an individual's farm. A number of methodologies are used to calculate average insurable yields (AIY's) depending on the crop.

Buffered Average Insurable Yield (spring grain, winter grain, corn, soybeans, potatoes)

The average insurable yield is currently based on 15 years of yield records. Where production records are not available, indexed industry averages are used. Yield records are buffered to + or - 30% of the indexed industry average.

SPRING GRAIN PLAN:

BARLEY (kg/ha)

Year	Producer Yield	Provincial Yield	Index (B/C)	Missing Indexed Yields	Indexed Floor	Indexed Ceiling	Yield to Count
1		2384		3089	2163	4016	3089
2		2849		3692	2584	4800	3692
3		2720		3525	2467	4582	3525
4		3295		4270	2989	5551	4270
5		2603		3373	2361	4385	3373
6		3114		4035	2825	5246	4035
7	2241	2605	0.8603		2363	4389	2363
8	2115	3339	0.6334		3029	5625	3029
9		2265		2935	2055	3816	2935
10	1132	2624	0.4314		2380	4421	2380
11	2631	2573	1.0225		2334	4335	2631
12	2587	1039	2.4899		943	1750	1750
13	2641	1525	1.7318		1383	2569	2569
14	3160	1301	2.4289		1180	2192	2192
15	2515	2437	1.032		2211	4106	2515
COUNT: 8							
Average Index:		1.3288	DEMONSTRATED PRODUCTIVITY INDEX 1.2959				
(sum of yearly indexes/count)			(average index * percent credibility) + (1-percent credibility)				
Credibility:		0.90	AVERAGE INSURABLE YIELD:		2957		
(from actuarial table)			(average of "yield to count")				

(Average Insurable Yield Methodology - continued)

The average index is weighted according to the number of crop yield records. In this example, based on 15 years, this grower has a weighted index of 1.295 which indicates that the production level for this crop is approximately 30% above the provincial average.

Buffering has been applied in year 10 and year 14 as seen in the example. The buffering feature provides stability to your individual average insurable yield.

WINTER GRAIN PLAN:

WINTER MILLING WHEAT (kg/ha)

Year	Producer Yield kg/ha	Provincial Yield kg/ha	Index (B/C)	Missing Indexed Yields	Indexed Floor	Indexed Ceiling	Yield to Count
1		4656		2905	2034	3777	2905
2		4458		2782	1947	3616	2782
3		3422		2135	1495	2776	2135
4		4056		2531	1772	3290	2531
5		3519		2196	1537	2855	2196
6	4621	4921	0.939		2149	3992	3992
7	2731	3894	0.7013		1701	3159	2731
8	3265	4584	0.7123		2002	3719	3265
9		4300		2683	1878	3488	2683
10	3674	4564	0.805		1994	3702	3674
11	2148	4151	0.5175		1813	3367	2148
12	2658	4237	0.6273		1851	3437	2658
13	2716	3906	0.6953		1706	3169	2716
14	926	4205	0.2202		1837	3411	1837
15	926	4205	0.2202		1837	3411	1837
COUNT: 9							
Average Index:		0.6042	DEMONSTRATED PRODUCTIVITY INDEX		0.6240		
(sum of yearly indexes/count)			(average index * percent) + (1-percent)				
Credibility:		0.95	AVERAGE INSURABLE YIELD:		2673		
			(average of "yield to count")				

SOYBEAN PLAN:

SOYBEAN (kg/ha)

Year	Producer History	Provincial Avg. kg/ha	Index (B/C)	Missing Indexed Yields	Indexed Floor	Indexed Ceiling	Yield to Count
1		2099		2437	1706	3167	2437
2		1787		2074	1452	2697	2074
3		1468		1704	1193	2215	1704
4		1999		2320	1624	3017	2320
5	2060	1962	1.0499		1594	2961	2060
6	3032	2017	1.5032		1639	3044	3032
7	2636	1724	1.5290		1401	2602	2602
8	2132	1846	1.1549		1500	2786	2132
9		2358		2737	1916	3558	2737
10	2532	2232	1.1344		1814	3368	2532
11	2360	2060	1.1456		1674	3109	2360
12	2832	2532	1.1185		2057	3821	2832
13	2836	2536	1.1183		2061	3827	2836
14	2776	2477	1.1207		2013	3738	2776
15	1732	2360	0.7339		1918	3561	1918
COUNT: 10							
Average Index:		1.1608	DEMONSTRATED PRODUCTIVITY INDEX 1.1608				
(sum of yearly indexes/count)			(average index * percent) + (1-percent)				
Credibility:		1.00	AVERAGE INSURABLE YIELD:		2423		
			(average of "yield to count")				

CORN PLAN:

SILAGE (mt/ha)

Year	Producer Yield mt/ha	Provincial Yield	Index (B/C)	Missing Indexed Yields	Indexed Floor	Indexed Ceiling	Yield to Count
1		31.36		28.16	19.71	36.61	28.16
2		24.92		22.38	15.66	29.09	22.38
3	23.62	24.43	0.9668		15.35	28.52	23.62
4	10.32	31.78	0.3247		19.97	37.10	19.97
5	35.37	33.39	1.0593		20.99	38.98	35.37
6	33.05	32.69	1.011		20.55	38.16	33.05
7	26.06	32.34	0.8058		20.33	37.75	26.06
8		36.12		32.43	22.70	42.16	32.43
9	25.12	34.86	0.7206		21.91	40.69	25.12
10	34.93	36.61	0.9541		23.01	42.73	34.93
11	36.87	32.83	1.1231		20.63	38.32	36.87
12	34.55	31.33	1.1028		19.69	36.57	34.55
13	27.56	35.87	0.7683		22.55	41.87	27.56
14	38.87	37.97	1.0237		23.87	44.32	38.87
15	32.35	35.35	0.9151		22.22	41.26	32.35
COUNT: 12							
Average Index:		0.8979	DEMONSTRATED PRODUCTIVITY INDEX: 0.8979				
(sum of yearly indexes/count)			(average index * percent) + (1-percent)				
Credibility:		1.00	AVERAGE INSURABLE YIELD:		30.09		
			(average of "yield to count")				

POTATO PLAN:

POTATOES (cwt/ac)

Year	Producer Yield cwt/ac	Provincial Avg.	Index (B/C)	Missing Indexed Yields	Indexed Floor	Indexed Ceiling	Yield to Count	
1		184.30		169.87	118.91	220.83	169.87	
2		203.29		187.37	131.16	243.58	187.37	
3		185.48		170.96	119.67	222.24	170.96	
4		169.50		156.23	109.36	203.10	156.23	
5	155.54	163.75	0.9499		105.65	196.21	155.54	
6		220.42		203.16	142.21	264.11	203.16	
7		137.60		126.83	88.78	164.87	126.83	
8	204.78	219.60	0.9325		141.68	263.13	204.78	
9	205.36	221.01	0.9292		142.59	264.82	205.36	
10		236.28		217.78	152.45	283.11	217.78	
11	78.51	163.29	0.4808		105.35	195.66	105.35	
12		178.09		164.15	114.90	213.39	164.15	
13	229.84	249.08	0.9228		160.70	298.45	229.84	
14	173.96	269.27	0.6460		173.73	322.64	173.96	
15	163.84	109.64	1.4943		70.74	131.37	131.37	
COUNT: 7								
Average Index:		0.9079	DEMONSTRATED PRODUCTIVITY INDEX: 0.9217					
(sum of yearly indexes/count)			(average index * percent) + (1-percent)					
Credibility:		0.85	AVERAGE INSURABLE YIELD:		173.50			
			(average of "yield to count")					

Average Insurable Yield With Benchmarks (lowbush/highbush blueberries, strawberries)

The average insurable yield is calculated using the production records of each insured for the past 15 years. Where records are not available, the producer will be assigned a benchmark yield for insured yield purposes. Average yields for lowbush blueberries are calculated separately for odd and even cropping years with the most recent seven years even/odd being used.

BLUEBERRY PLAN:

Year	Harvested Yield (lbs)	Insured Acreage (ac)
1	35,000	25
2	45,000	25
3	52,500	25
4	37,500	25
5	50,000	25
6	32,000	25
7	25,000	25
Totals	277,000	175

$$\begin{aligned} \text{Average Insurable Yield} &= \frac{277,000 \text{ lbs}}{175 \text{ ac}} \\ &= 1,583 \text{ lb/ac} \end{aligned}$$

STRAWBERRY PLAN:

Strawberries (qts/ac)		
Year	Harvested Yield(qts)	Insured Acreage (ac)
1	32,000	5
2	25,000	5
3	30,000	5
4	26,000	5
5	32,500	5
6	34,500	5
7	36,000	5
8	27,000	5
9	37,500	5
10	38,000	5
11	31,500	5
12	36,000	5
13	22,600	5
14	31,000	5
15	35,000	5
Total	474,600	75

$$\begin{aligned}
 \text{Average Insurable Yield} &= \frac{474,600 \text{ qts}}{75 \text{ ac.}} \\
 &= 6328 \text{ qts/ac}
 \end{aligned}$$

When there is a complete set of records for 15 years, the average insurable yield (AIY) is calculated as a weighted average (total yield/total area). If there are years with no yield history, then a potential yield benchmark is assigned based on production records and field inspection. The average insurable yield is the simple average of the 15 years.

Indexed Average Insurable Yield lb/ac (Raspberry and Vegetable Plans)

Year	Crop Yield History	Provincial Avg.	Productivity Index	Missing Indexed Yields	Yield to Count
1		3000		3095	3095
2		2500		2579	2579
3		2600		2682	2682
4		2100		2166	2166
5		3000		3095	3095
6		2500		2579	2579
7		3500		3610	3610
8		2000		2063	2063
9	3500	2400	1.4583		3500
10	3800	3700	1.0270		3800
11	3500	3000	1.1667		3500
12	1000	2500	0.4000		1000
13	3200	2600	1.2308		3200
14	2500	2100	1.1905		2500
15	2200	2800	0.7857		2200
Count: 7					
Average Index:		1.037			
Credibility:		0.85	Individual Average Insurable Yield	2771	
Weighted Index:		1.0315			

Note: Weighted Index is calculated using the credibility and average index

$$[(\text{Average index} \times \text{Credibility}) + (1 - \text{Credibility})]$$

The average index is weighted according to the number of crop yield records. In this example, based on 15 years, this grower has a weighted index of 1.0315 which indicates the production level for this crop is approximately 3% above the provincial average. The eight years for which no records exist will be calculated using the provincial average for the given year, increased by 3% to reflect the farm's production potential.

● Coverage Level Options

Crop Insurance guarantees a percentage of your average insurable yield for each crop. If the harvested yield falls below the guaranteed yield due to an insurable peril, then you are eligible for a claim.

Coverage Quotes are mailed to clients before the start of the crop year, outlining coverage options and premium costs based on crops insured the previous year. This allows producers to change their insured price and/or coverage level. **Coverage levels cannot be changed after the start of the crop year.** Currently we offer coverage level options of 70%, 80%, 85%, and 90% for all crops.

● Spring Grain Whole Farm Option

This option is offered at a reduced premium rate depending on the calculated dollar coverage of the crops insured. There is a full offset feature in this plan that determines eligible claim payments. The result is that good yields in one crop will offset poor yields in another, resulting in one net claim for the whole farm. Premium discounts range from 17- 45% on all crops insured under this option. For more information on this option, please contact your Crop Insurance Representative.

● Premium Rates - 2011

The table below outlines the base premium rates for each crop at the coverage levels currently available, expressed as \$ per \$100 of coverage. Rates listed reflect the total amount without cost-sharing adjustments applied.

Crop	70%	80%	85%	90%
	\$	\$	\$	\$
Blueberry - lowbush	5.10	7.50	8.90	10.60
- highbush	1.90	3.10	4.30	4.90
Strawberry	6.00	8.40	9.70	11.60
Raspberry	6.90	8.40	8.90	10.20
Corn	2.50	4.10	5.20	6.90
Soybean	3.30	5.50	6.20	7.70
Tree Fruit	2.10	4.00	5.20	6.00
Maple Syrup	4.50	10.40	15.63	21.50
Potato	3.60	6.80	8.30	10.10
Vegetable	7.40	8.60	9.70	13.40
Spring Grain				
- oats	7.70	9.30	10.80	12.10
- barley	6.90	9.90	11.60	13.30
- milling/feed wheat	5.10	7.60	9.40	11.20
- mixed grain	8.40	12.30	14.80	17.30
Winter Grain	3.60	7.10	8.80	11.60
Forage Establishment	\$100/acre = \$ 6.40/acre		\$200/acre = \$12.80/acre	
Grower Cost =	\$ 2.50/acre		\$5.00/acre	

● **Cost-Sharing Agreement**

The Governments of Canada and Nova Scotia provide financial assistance by jointly contributing 60% of the premium costs and all of the administrative costs. The only cost to producers is 40% of the premium for low risk crops. For some high risk crops the cost-sharing will differ. Depending on the coverage level, producers may pay more than 40% of the premium for increases in coverage level. Premium rate calculations are actuarially certified and rates are reviewed annually.

Low Risk Crops

- ▲ 36% Government of Canada
- ▲ 24% Government of Nova Scotia
- ▲ 40% Producers

High Risk Crops (cost-sharing changes for coverage level of 85% or higher)

- ▲ 20% Government of Canada
- ▲ $\frac{2}{3}$ of Government of Canada's share equals the Province of Nova Scotia's share
- ▲ Remaining amount is the Producers' share

● **Premium Discount/Surcharge**

The premium rate shall be adjusted by giving a discount when an insured's total claims paid are less than the total premiums paid, or by adding a surcharge when total claims paid are greater than total premium paid based on the number of years insured. Premiums used in this calculation include both producer and government shares.

BLUEBERRY VOLUME DISCOUNT

An additional discount will apply to the base rate if a producer currently has a discount and manages 50 or more acres in a producing year. This additional discount can range from 5% to 30% off the base rate depending on the producer's premiums/claim history.

● Price Options - 2011

The grower has the option of selecting an insured price depending on the crop. This value is used to determine the total dollar coverage of the insured crop and, in the event of a claim, this is the value which is multiplied by any shortfall in production to determine the amount of the claim payable.

Crop	Price (Low) (\$)	Price (Medium) (\$)	Price (High) (\$)
Strawberries	1.40/qt	1.60/qt	1.75/qt
Lowbush Blueberries	0.35/lb, 0.40/lb	0.45/lb	0.50/lb
Highbush Blueberries	1.00/pt, 1.25/pt	1.50/pt	1.75/pt
Maple Syrup	6.00/L, 7.00/L	8.00/L	9.00/L
Raspberries	2.00/pt	2.30/pt	2.50/pt
Potatoes (Table)	6.00/cwt	7.00/cwt	8.00/cwt
Potatoes (Processing)	6.00/cwt	7.00/cwt	8.00/cwt
Potatoes (Seed)	Contract Price	n/a	n/a
Corn (Grain)	160.00/tonne	180.00/tonne	200.00/tonne
Corn (Silage)	22.86	25.71	28.57
Soybeans	300.00/tonne	335.00/tonne	370.00/tonne
Canola	300.00/tonne	325.00/tonne	350.00/tonne
Barley	130.00/tonne	150.00/tonne	170.00/tonne
Oats	130.00/tonne	150.00/tonne	170.00/tonne
Mixed Grain	120.00/tonne	140.00/tonne	160.00/tonne
Spring Feed Wheat	145.00/tonne	165.00/tonne	185.00/tonne
Spring Milling Wheat	180.00/tonne	200.00/tonne	220.00/tonne
Winter Feed Wheat	145.00/tonne	165.00/tonne	185.00/tonne
Winter Milling Wheat	180.00/tonne	200.00/tonne	220.00/tonne
Rye	130.00/tonne	150.00/tonne	170.00/tonne
Broccoli	0.35/lb	0.40/lb	0.45/lb
Brussels Sprouts	0.55/lb	0.60/lb	0.65/lb
Cabbage	0.09/lb	0.10/lb	0.11/lb
Cauliflower	0.22/lb	0.24/lb	0.27/lb
Carrots (Fresh)	0.08/lb	0.09/lb	0.10/lb
Carrots (Processing)	Contract Price	n/a	n/a
Lettuce	0.30/lb	0.33/lb	0.37/lb
Onions	0.09/lb	0.10/lb	0.11/lb
Parsnips	0.23/lb	0.26/lb	0.29/lb
Rutabagas	0.10/lb	0.11/lb	0.13/lb
Winter Squash	0.20/lb	0.25/lb	0.30/lb

● Notice of Damage

In the event of crop damage, **you must submit a “Notice of Crop Damage Report”** (see back of booklet) within 5 days of any loss or damage to the insured crop. File a Notice of Damage regardless of whether you believe you may have a claim. This is how you inform the Commission of possible damage to your crop.

If damage is not apparent until harvest, you **must** provide a Notice of Damage within 5 days of harvest. Failure to report crop damage will result in denial of any potential claim.

A Notice of Damage can be mailed, faxed or reported by phone. A confirmation will be sent to you indicating receipt of Notice of Damage.

● Proof of Loss

If damage results in a claim, a **“Proof of Loss”** form must be completed no later than 30 days after harvest (this is an application for a claim). A claim settlement will be made for any shortfall in production below the production guarantee due to losses from any insurable perils. A Proof of Loss form must be submitted within 30 days of the earlier of either the final date of harvest or the end of the crop year (see p. 24).

● Types of Claims

Reseeding/Overseeding Claim (corn, forage establishment, spring grain, soybeans)
- Loss or damage occurs, due to an insurable peril, to 2 hectares or more from date of planting for a 30-day period. The Commission must be notified immediately when damage occurs before the crop is removed from production or overseeded.

Crop	Overseed Payment (% of Price Option)	Reseed Payment (% of Price Option)
Corn	\$75/ha	25%
Spring Grain		25%
Soybean		25%
Forage Establishment	50%	100%

Stage 1 Claim (spring/winter grain, corn, soybean, potato) - Damage occurs from the date of seeding up to a period of 30 days and the damaged area is removed from production.

Stage 2 Claim (spring/winter grain, corn, soybean, potato) - Damage occurs after the Stage 1 period up to the time of harvest.

Stage 3 Claim (all crops) - The crop is harvested but yield falls below the production guarantee due to one or more insurable perils.

The indemnity values are based on a percentage of the price options for the damaged area as listed below.

Crop	Stage 1 % of Price Option	Stage 2 % of Price Option	Stage 3 % of Price Option
Corn	60%	80%	100%
Spring Grain - feed/milling wheat - barley, oats, mixed grain	50% 65%	80% 80%	100% 100%
Winter Grain - milling wheat - feed wheat, rye	50% 65%	80% 80%	100% 100%
Soybean	70%	80%	100%
Potato	50%*	80%	100%

*Minimum of 5% or 3 acres damaged - applies to Stage 1 only.

For some crops (blueberries, strawberries, raspberries, tree fruit, vegetables), there are no stage 1 or stage 2 adjustments - all claims are considered a Stage 3 (or post-harvest).

Insurance Example

Information: Crop = Barley
Average Insurable Yield = 3000 kg/ha
Percent Coverage = 85%
Price Option = \$170.00
Area Seeded = 1 ha
Harvest Yield = 1600 kg

Production Guarantee:
= 3000 kg/ha x 85% x 1 ha
= 2550 kg/ha

Costs: Dollar Coverage = 2550 kg/ha x \$0.170/kg
= \$433.50/ha

Total Premium Cost = \$433.50/ha x 11.60%
= \$50.29/ha

Producer Premium Cost = \$44.37/ha x 40%
= \$20.11/ha

Claim Calculation (stage 3):

The harvest yield (1600 kg) falls below the production guarantee (2550 kg) indicating a claim. The claim payable equals the production guarantee, less the harvested yield, multiplied by the price option chosen.

Claim Payable:

= (2550 kg - 1600 kg) x \$0.170/kg
= \$161.50/ha

● Further Program Details (Non-Yield Based Plans)

Tree insurance Plan

Who's Eligible: Producers who have insurance under the Tree Fruit Production Insurance Plan are eligible for tree insurance under this plan. New producers who have immature trees which are not yet producing are eligible for insurance providing they own a minimum of 500 trees. If a grower has both apple and pear trees but does not wish to insure both, only the trees making up the highest percentage of trees in the tree fruit orchard will be eligible for tree insurance. At the time of application the grower must indicate the number of apple and pear trees 1 year of age and older, owned or leased. Trees planted prior to June 1 in the crop year are eligible for coverage in the fall, providing total growth exceeds 46 centimetres. This coverage is fully funded by the Federal and Provincial governments. No producer premium is required.

Perils: Tree Insurance provides coverage for apple and pear trees damaged as a result of wind, winter injury (excluding mouse damage), snow, ice, virus diseases, canker, fireblight (*erwinia amylovora*), and wildlife (excluding mouse damage).

Insurable Values: Under this plan, coverage shall be based upon the following table of insurable values, considering tree age and planting density. The Commission must be informed when the number of trees increases or decreases.

Trees Age in Years

Tree Density/acre	1	2	3	4	5	6+	Maximum Insurable Age
<125	\$6	\$9	\$12	\$15	\$18	\$25	50 years
125-300	\$6	\$9	\$12	\$15	\$15	\$15	40 years
301-700	\$6	\$9	\$12	\$12	\$12	\$12	30 years

Damage: Notify the Commission immediately of any tree damage from insurable perils. It is also the grower's responsibility to notify the Commission 10 days prior to the destruction or removal of trees. If damage to trees exceeds 3% (deductible) of the insured number of trees, causing removal due to insurable perils, a claim may be paid. The deductible will be applied separately to apple and pear trees. In the crop year following a year in which an insured person was paid for loss of trees, the Commission may waive the deductible clause as it applies to trees which have been identified by the Commission as having been injured by an insurable peril in the previous crop year.

Forage Establishment Plan

Crop Insurance provides protection against establishment failure during the first year of growth for alfalfa, grasses and other legumes. Application for coverage may be made on the date of seeding, or any date up to October 15th.

Premium Rates		
Option	Coverage	Producer Cost
A	\$200/acre	\$5.00/acre
B	\$100/acre	\$2.50/acre

Damage: In the event of crop damage, you must submit a Notice of Crop Damage Report. If damage results in a claim, a Proof of Loss form must be completed.

Overseeding Benefit: When a grower has lost 2 or more acres, but where the total crop is not destroyed, an overseeding benefit is payable at the rate of 50% of the total amount of coverage per acre.

Seeding Dates: The grower shall offer for insurance the total acreage of new seeding. The final seeding date for legumes and legume/grass mixtures is July 1 and for grasses is September 1. The final date of insurance protection is May 31 of the following calendar year.

Application Deadline: October 15th.

Weather Derivatives Plan (for Forage)

This program guarantees 80 per cent of long term average rainfall (mm) for two, three and four months at a designated weather station over a period of time (May 1 - August 31). Coverage is based on a dollar value per acre and a provincial average yield. You may insure any amount less than or up to the value of the total acreage on your farm. Managed pasture and stored forage acreage can be insured.. The maximum insurable value is \$288 per acre. An optional quality rider is also available for excessive rainfall in the month of June during prime harvest time. Excessive rain days are calendar days in June for which at least 5 mm of rain is recorded. A quality loss benefit is triggered when 3 consecutive rain days occur. Up to 2 quality loss claims can be made per year. For more information on this option, please contact your Crop Insurance Representative.

Wildlife Compensation Program

The Wildlife Compensation Program compensates farmers who experience damage to specified agricultural products caused by specific wildlife species. It compliments crop insurance plans that list wildlife as an insurable peril as well as operates on its own for crop and/or livestock farmers who do not currently have insurance.

- To qualify for Wildlife Compensation, applicants must be registered as a farm under the Nova Scotia Farm Registration Act.
- Farmers must notify the Commission as soon as possible and not later than 72 hours after the damage has occurred.
- The cause or probable cause of loss or death must be confirmed by the Commission.
- Farmers must follow industry production and protection standards
- To qualify for compensation, the farmer must incur a crop loss of at least \$250 or 2 acres
- For livestock compensation farmers may claim for the loss or injury or one or more animals.

Livestock damage must be caused by one of the following species of wildlife to be eligible for compensation: black bear, fox, coyote, raven or crow, or birds of prey. Livestock damage caused by dogs is not eligible.

The Commission sets a list of crops and livestock covered under the Wildlife Compensation Program by March 1st of each year. Along with the eligible agricultural products are an approved list of compensation values for each product. These values are also approved annually and announced by the Commission. Compensation payments are made based on the approved values. In all cases the maximum compensation payment is limited to 80% of the value of the agricultural products listed by the Commission.

● Livestock Insurance

Dairy

Dairy Livestock Insurance provides insurance against a loss of livestock from insurable diseases and a benefit for loss of income from milk production in Nova Scotia.

Insurable Diseases: The following are designated perils for the purpose of insuring against a loss of livestock from disease:

- Pasteurella Pneumonia (shipping fever)
- Infectious Bovine Rhinotracheitis (respiratory form) I.B.R.
- Reportable Diseases that are designated pursuant to the Health of Animals Act (Canada), except bovine spongiform encephalopathy (BSE) and foot and mouth disease (FMD).

Eligible Animals: An applicant must insure all cows and heifers, 12 months of age and older. Coverage is in effect for one year from the date the Certificate of Insurance is issued. If the number of animals increases during the year, additional insurance coverage must be purchased.

Insurable Values and Cost Per Animal

Cows and Heifers

Herd Value	Cost/Animal	Herd Value	Cost/Animal
\$400	\$1.00	\$1,400	\$3.50
\$600	\$1.50	\$1,600	\$4.00
\$800	\$2.00	\$1,800	\$4.50
\$1,000	\$2.50	\$2,000	\$5.00
\$1,200	\$3.00		

Calves Only

Herd Value	Cost/Animal	Herd Value	Cost/Animal
\$200	\$0.50	\$600	\$1.50
\$400	\$1.00	\$800	\$2.00

The minimum premium for basic coverage is \$25.00 per year. Premiums are calculated by giving a discount when indemnity is less than total premium paid. The maximum discount shall be 70%.

Notice of Claim: When an insured animal dies or must be destroyed due to an insurable disease, the insured person must notify the Crop and Livestock Insurance Commission within forty-eight (48) hours after the death of the animal. A “Notice of Claim”, along with a written statement from the attending veterinarian signifying the cause of death, must be submitted to the Commission. A necropsy must be performed by the attending veterinarian and samples (or the carcass) forwarded to the Provincial Pathology Laboratory.

Adjustment of Claim: The maximum claim for which the Commission is liable is the insured value less any compensation through another agency, government departments or salvage value, when applicable. The Commission is not responsible for the payment of transportation costs regarding salvage value or for costs to support a claim. The Commission reserves the right in the event of a claim to compensate according to the market value of the animal(s).

Loss of Income Benefit: This policy is extended to compensate a producer when the average gross monthly income from the sale of milk falls below 50% of the previous 12 months due to insurable perils. The perils under this endorsement include insurable diseases, fire and loss of buildings due to ice or snow. When a claim under the endorsement occurs, payments will be made for up to four months provided the producer continues in business.

Loss of Income Claim Payment: The Commission shall determine the reduction in income each month by subtracting from the maximum insurable income the actual monthly payment received from the sale of milk and/or the value of any compensation from the lease or rental of quota or other such contractual arrangements that provide for the sale of milk for the month.

Poultry

The Poultry Insurance Plan provides coverage in the event of an outbreak of a disease called Infectious Laryngotracheitis (ILT). This disease, while having a relatively low occurrence rate, is devastating to producers who have affected flocks since the entire flock must be destroyed.

The plan is available to pullet producers and breeders, egg producers, and broiler producers and breeders. Insurance coverage varies depending on the class of poultry being insured and its value at the time the destruction of the flock is ordered, or in the case of broilers, it is based on the contracted price. In all cases, the payouts are based on 90% of the specified value net of any sources of compensation.



Critical Dates

Crop	Crop Year	Final Planting Date	Final Date to Report Yields
Blueberries	Dec. 1-Sept. 15 (Lowbush) Dec.1-Sept. 25 (Highbush)	N/A	Within 30 Days of Harvest Completion
Corn	May 1 - Nov. 15	June 8 (zone 2)* June 15 (zone 1)*	Within 30 Days of Harvest Completion
Forage Establishment	Date of Seeding - May 31 of the next year	July 1 (Legumes & Legume Grass Mixture) Sept. 1 (Grasses)	N/A
Potato	Apr.20-Dec.20	June 8 (zone 2) June 15 (zone 1)	Within 30 Days of Harvest Completion
Raspberries	Nov.1-Oct.31	N/A	Within 30 Days of Harvest Completion
Spring Grain	March 15-Sept. 30	June 8 (zone 2) June 15 (zone 1)	Within 30 Days of Harvest Completion
Soybeans	May 20 -Nov. 1	June 8 (zone 2) June 15 (zone 1)	Within 30 Days of Harvest Completion
Strawberries	Sept. 1- Aug. 31	N/A	Within 30 Days of Harvest Completion
Tree Endorsement	Dec. 1-Nov. 30	N/A	N/A
Tree Fruit	Dec. 1-Nov. 30	N/A	On or before Jan 15
Maple Syrup	May 1-Apr. 30	N/A	Within 30 Days of Harvest Completion
Vegetables	March 15-Nov. 15	N/A	Within 30 Days of Harvest Completion
Weather Derivative (Forage)	May 1 - Aug. 31	N/A	N/A
Winter Grain	Sept. 1-Aug. 31	Sept. 20 (Zone2) Sept. 30 (Zone1)	Within 30 Days of Harvest Completion

*Zone 1 means the area of the Province that consists of the Municipality of the District of West Hants, Kings County and Annapolis.

*Zone 2 means all areas of the Province outside Zone 1.

● How to Apply for Crop Insurance

If you already have a crop insurance contract for a particular plan(s), you will be given an opportunity to choose the coverage level(s) and price option(s) for the coming growing season via an information mailout. If you wish to add a new plan(s) to your contract you have to apply before the deadline date. Producers who do not have production insurance and want to apply should contact the Nova Scotia Crop and Livestock Insurance Commission prior to the final application date (see schedule below and forms at the back of booklet). Producers who have been inactive in a given plan for three or more years may be cancelled by the Commission.

Plan	Application Deadline	Cancellation Deadline
Blueberry Raspberry Strawberry	November 30 October 31 November 14	December 15 October 31 September 15
Forage Establishment	October 15	Contract ends May 31
Weather Derivative (Forage)	April 30	Contract ends Aug. 31
Corn Soybean (canola, sunflowers)	April 30 May 1	March 15 March 15
Spring Grain Winter Grain	March 14 August 31	March 15 September 15
Potatoes Vegetable	April 19 March 14	March 15 March 14
Tree Fruit Tree Insurance	November 30 December 1	November 30 November 14
Maple Syrup	April 30	May 15

All applications for crop insurance require a premium deposit of \$50 at the time of application.

● Farm Transfers - Discount/Surcharge Policy

It is the policy of the Commission that all new growers should be treated consistently regardless of their relationship to previous clients of the Commission. Based on this underlying principle, specific policies for the different farm transfer categories are as follows:

1) Corporate Ownership Transfers:

Corporations are separate legal entities. Despite any re-distribution of shares, an insurance contract with a corporation will remain in force and unaltered.

2) Family Transfers:

Regardless of any previous relationship with any other client, a new client is entitled to begin their contract at a base premium rate (i.e. With a discount/surcharge of 1.0). Therefore, in the case of a family transfer, a new contract will be issued to the transferee, and the premium rate shall begin at the base rate.

3) Non-Family Transfers:

Any person purchasing a farm from a currently insured person shall be issued with a new contract, and the premium rate shall begin at the base rate.

4) Partnership Splits:

Whenever a partnership split occurs with an insurance contract, all partners shall be offered new contracts. In a case where the partnership split results in two or more enterprises being formed, then each of the former partners shall begin their new contract at the base premium rate, with no discount or surcharge applied. In a case where the resulting enterprise is held by only one of the partners, then the same contract shall continue, with the same discount or surcharge which was held by the partnership prior to being dissolved.

5) Mid-Season Transfer:

Whenever a farm transfer takes place part way through the insurance year, then the insurance contract currently in force shall be offered to the new owner (unaltered) for the remainder of the crop year. This contract will be

terminated at the end of the crop year and a new contract issued to the new owner (at the base rate). A transfer form must be signed by the transferor and the transferee. All premium in respect of the contract shall be payable by the new owner. If the new owner declines to assume the previous owner's insurance contract, then the premium shall still be deemed as earned, and shall be payable by the previous owner.

6) Transfers Back to Previous Owner:

If a client transfers their farm to another person, and at some later date purchases the farm back again, then that person shall resume their coverage based on the Discount/Surcharge that they held at the time of the initial transfer.

● What Paperwork Will I Receive?

Once your application has been received and the necessary information has been processed, you will receive the following in the mail:

Paperwork	Explanation
1. Contract of Insurance	Contract between the grower and the Commission outlining the general terms and conditions. A complete contract of insurance includes the contract, a completed application and the plan regulations.
2. Regulations	Plan regulations as made under the Crop and Livestock Insurance Act. These outline specific features for the crop you are insuring.
3. Arbitration Proceedings	Outlines claim appeal procedures.
4. Coverage Quote	The producer declares estimated acres, and selects the coverage level and insured price for the upcoming crop year.
5. Seeding Report (grains and oilseeds, potatoes, vegetables)	To be completed and returned within 10 days after seeding is completed.
6. Certificate of Insurance	Provides details of insured crop, including acreage, production guarantee, dollar coverage and premium.
7. Notice of Damage	To be submitted within 5 days of when crop damage occurs.
8. Harvest Yield Report	To be submitted within 30 days of harvest completion (tree fruit-on or before Jan. 15).
9. Proof of Loss Form	To be submitted when applying for a claim.
10. Claim Release Form	Outlines details of claim calculation. To be signed and returned.

● Your Obligations and Responsibilities

- **Complete spring seeding no later than June 8th** (except for Forage, July 1 and Winter Grain, Sept. 30 for Zone 1 and Sept. 2 for Zone 2) - If your crop is seeded after the final seeding date your insurance coverage may be reduced or coverage may not be offered on the late seeded portion of the crop.
- **File seeding report no later than 10 days after crop planted** - This ensures full coverage for crops grown.
- **Insure all acres under an insured plan** - All crops eligible for coverage under an insurance plan must be declared.
- **Provide accurate reporting of the area planted** - When in a claim situation, the insured area will be measured for most crops. If the measured area is less than the insured area, the total guaranteed production and the amount of insurance will be reduced accordingly and no premium refund will be made. If the measured area exceeds the insured area, the total harvested yield will be pro-rated to the insured area when calculating the claim payable.
- **Pay your premium no later than August 1** - The exceptions are strawberries and raspberries, payable no later than July 1; winter grain, payable no later than April 30. Timely payment of premiums will avoid interest charges on your account.
- **Report damage when it occurs - within five days of any loss or damage. File a Notice of Damage regardless of whether you believe you may have a claim. Failure to report crop damage may jeopardize your crop insurance claim or result in a delay of a claim payment. If damage is not apparent until harvest, you must provide a Notice of Damage within five (5) days of harvest. Failure to meet this requirement will result in denial of any potential claim. A Notice of Damage can be mailed in, faxed or reported by phone to our office.**
- **Should your harvest extend beyond the end of the crop year (see p. 24), you must file a Notice of Damage.**
- **Provide accurate yield information within 30 days of harvesting of insured crop (use the Harvest Yield Report provided)** - Accurate yield information provides for accurate coverage and reflects your crop management practices. If you are carrying over crop from a previous year, purchasing a crop, or mixing crops, it is your responsibility to report this information to the Commission. Failure to provide yield reports could jeopardize any potential claim. It is your responsibility to report yields within the required time period.
- **Apply for a claim within 30 days of harvest or the end of the crop year (whichever is earlier)** - complete a **Proof of Loss** form to apply for a claim.
- **Cancel coverage by the deadline** - If you wish to cancel your contract for any insurance plan, please do so by the required date.
- **Confirm insurance documents** - You should review all insurance documents you receive for accuracy. Please report errors immediately!

● Appeals

The Nova Scotia Crop and Livestock Insurance Arbitration Board resolves crop insurance claim disputes between insured producers and the Nova Scotia Crop and Livestock Insurance Commission. If you wish to appeal a settlement of any loss arising out of an adjustment of a claim please follow the procedures outlined in the Regulations under Arbitration.

● Questions?

If you have any questions regarding production insurance contact:

Nova Scotia Crop and Livestock Insurance Commission
PO Box 1092
Truro, Nova Scotia
B2N 5G9

Telephone: (902) 893-6370
Toll Free: 1-800-565-6371
Fax: (902) 895-4622
Email: nsclic@gov.ns.ca

OR

Agriculture Centre
Kentville, N.S.
B4N 1J5

Telephone: (902) 679-6015/6028

www.gov.ns.ca/agri/ci

NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION

FORMS



NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
MacRae Library Building, NSAC, P.O. box 1092, Truro NS B2N 5G9

CLIENT IDENTIFICATION

APPLICATION FORM

Name		
Farm Name	Farm Location	
Address	Postal Code	Home
Civic Address	Cellular	
Type of Operation	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation	Barn
SIN/Tax ID#	Fax	
E-mail Address		
Contact Person	Telephone	

INSURANCE PLANS

PLAN	COVERAGE LEVEL	PRICE OPTION
<input type="checkbox"/> Blueberry <input type="checkbox"/> Lowbush <input type="checkbox"/> Highbush		
<input type="checkbox"/> Corn		
<input type="checkbox"/> Forage Establishment		
<input type="checkbox"/> Potato		
<input type="checkbox"/> Raspberry		
<input type="checkbox"/> Soybean		
<input type="checkbox"/> Spring Grain		
<input type="checkbox"/> Strawberry		
<input type="checkbox"/> Tree Fruit <input type="checkbox"/> Apples <input type="checkbox"/> Pears		
<input type="checkbox"/> Maple Syrup		
<input type="checkbox"/> Vegetable		
<input type="checkbox"/> Other		

*Refer to booklet for coverage levels and price options.

Do you currently hold a Crop Insurance Contract?
 Yes No

Have you ever held a Crop Insurance Contract?
 Yes No

Previous crop yield available?
 Yes No



PREMIUM DEPOSIT

Premium Deposit of \$ _____ accompanies this application. (Please make cheque payable

DECLARATION AND SIGNATURE

I, the undersigned, certify that the information provided is accurate. I have read and agreed to the conditions outlined on the reverse of this application form.

Signature of Applicant

Date

Commission Representative

OFFICE USE

Effective Date

Contract No.

CONDITIONS

1. I understand that: the land to be insured is land that I (we) own, lease or operate.
2. I shall offer for insurance, all of the area planted in each crop year to an insured crop(s) on the farm or farms owned or operated in Nova Scotia.
3. I am obligated to pay premium on the entire insured area, as calculated by the N.S. Crop And Livestock Insurance Commission using the premium rate schedule for the current year.
4. I must notify the N.S. Crop and Livestock Insurance Commission of any claims for loss as follows:
 - (a) Re-seeding - area must be inspected by a Commission Representative prior to being worked down and/or re-seeded.
 - (b) Pre-harvest Yield Loss Claims - area must be inspected by a Commission Representative before being pastured, cut for purposes other than threshing, worked down or otherwise destroyed. Should I do so, insurance will no longer apply on the portion of the crop destroyed and the premium shall be deemed earned.
 - © Post-harvest Yield Loss Claims - must be submitted within 5 to 15 days of completion of harvest (refer to specific plan regulation).
 - (d) Proof of Loss Report must be submitted when filing for a claim.
5. I must file a Harvest Yield Report when harvest is complete whether filing a claim or not.
6. If my application is accepted by the N.S. Crop And Livestock Insurance Commission, the Contract of Insurance shall be in effect from the date the Commission accepts the application, and from year to year thereafter unless terminated by either the Commission or myself, by giving the other party notice in writing of termination on or before the date specified in the regulations for each plan.

Application Supplement

Applicants Name: _____

Farm Registration Number: _____

Does the applicant have an interest in, or a current application for, any other contract of insurance? Yes No If yes, please give details.

a) Individual contract _____

b) Share of a partnership contract _____

c) Shareholder _____

Does the applicant own land for the farming operation? Yes No

Does the applicant rent or lease land for the farming operation? Yes No

Does any other person (whether an individual, partnership, corporation or other entity) have a direct or indirect financial or other operating interest/obligation in the applicants farm operation?
Yes No If yes, please give details.

I declare that the statements made herein are true and correct.

Date

Signature of Applicant

The information collected on this form is held in confidence for determining eligibility and credit for a contract of insurance with the Nova Scotia Crop and Livestock Insurance Commission.

I agree to release my production records held with the Nova Scotia Crop and Livestock Insurance Commission to the AgriStability administration.

Date

Signature of Application

NOVA SCOTIA CROP And LIVESTOCK INSURANCE COMMISSION

MacRae Library Building, NSAC, P.O. Box 1092 Truro NS B2N 5G9

DAIRY LIVESTOCK INSURANCE PLAN APPLICATION AND RENEWAL

Name		
Farm Name		Farm Location
Address	Postal Code	☎ Home
Civic Address		☎ Cell
Type of Operation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation		☎ Barn
SIN/Tax ID#		☎ Fax
E-Mail Address		
Contact Person		Telephone

INSURABLE DISEASE PROTECTION And LOSS OF INCOME

CLASS OF ANIMAL	# ANIMALS PREVIOUS RENEWAL		INSURED VALUE/ANIMAL PREVIOUS RENEWAL		COST/ANIMAL PREVIOUS RENEWAL		TOTAL PREVIOUS RENEWAL	
	Cows-Heifers (12 mths & older)							
Heifers (6-11 mths.)								
Calves (under 6 mths)								
					PREMIUM			
					LESS DISCOUNT			
					NET PREMIUM DUE MINIMUM \$25.00			
					LESS CREDIT			
					AMOUNT DUE			
INSURED'S INCOME* MONTHLY AVERAGE		KGS OF QUOTA						
PREVIOUS	RENEWAL	PREVIOUS	RENEWAL					
*Average monthly gross income from sale of milk for the previous 12 months. Premium for Basic Loss of Income Endorsement is included in premiums for animals (4 months of coverage).								

I, the undersigned, hereby propose to insure the above animals, subject to the terms and conditions of the Dairy Livestock Insurance Plan, and I agree that at this date, the animals listed on the Application are in good health and includes all animals over 12 months of age. I acknowledge that this Insurance Coverage shall commence at the date the Certificate of Insurance is issued by the Commission.

SIGNATURE OF APPLICANT _____ DATE: _____



NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

MacRae Library Building, NSAC, P.O. Box 1092 Truro NS B2N 5G9

APPLICATION FORM - WEATHER PLAN FOR FORAGE

Name		
Farm Name		Farm Location
Address	Postal Code	☎ Home
Civic Address		☎ Cell
Type of Operation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation		☎ Barn
SIN/Tax ID#		☎ Fax
E-Mail Address		
Contact Person		Telephone

(Fodder: Crop that is grown and managed to produce stored livestock feed.) (Pasture: Crop of any mixture that is grown and managed for grazing livestock.)

Field Name FODDER	Acres
Total Fodder Acres	

Field Name PASTURE	Acres
Total Pasture Acres	

Total Acres (fodder and pasture) _____ (If space is insufficient, please use reverse side)

Please select one of three coverage periods:

- May 1 to June 30
- May 1 to July 31
- May 1 to August 31

Additional Rain Day Coverage

Yes
 No

Please note: You must select May 1 to August 31 coverage period if you wish to insure pasture forage.



Weather Plan For Forage (continued)

Please select a value (Maximum dollar value must be \$288). \$ _____

Please select the weather station nearest your farm location:

- | | | | |
|-------------------------------------|--|--|---|
| <input type="checkbox"/> Sydney | <input type="checkbox"/> Charlottetown | <input type="checkbox"/> Parrsboro | <input type="checkbox"/> Lunenburg County |
| <input type="checkbox"/> Baddeck | <input type="checkbox"/> Colchester County | <input type="checkbox"/> Halifax County | <input type="checkbox"/> Greenwood |
| <input type="checkbox"/> Antigonish | <input type="checkbox"/> Nappan | <input type="checkbox"/> Halifax Airport | <input type="checkbox"/> Kentville |
| | | <input type="checkbox"/> Shearwater | <input type="checkbox"/> Yarmouth |

FODDER - Field Name	Acres

PASTURE - Field Name	Acres

CONDITIONS

I understand that:

1. The land to be insured is land that I (we) own, lease or operate.
2. I am obligated to pay premium on the entire insured area, as calculated by the N.S. Crop and Livestock Insurance Commission using the premium rate schedule for the current year.
3. If my application is accepted by the N.S. Crop and Livestock Insurance Commission, the Contract of Insurance shall be in effect from the date the Commission accepts the application until August 31.

PREMIUM

A premium deposit of \$50.00 accompanies this form. Please make cheque payable to Nova Scotia Crop and Livestock Insurance Commission.

DECLARATION AND SIGNATURE

I, the undersigned, certify that the information provided is accurate. I have read and agreed to conditions outlined above.

Signature of Applicant

Commission Representative

Effective Date	Contract No.
----------------	--------------

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

MacRae Library Bldg., P.O. Box 1092 Truro NS B2N 5G9

Truro: 893-6370 Kentville: 1-902-679-6015/6028 Toll Free: 1-800-565-6371 Fax: 1-902-895-4622 E-mail: nsclic@gov.ns.ca

APPLICATION FORM - FORAGE ESTABLISHMENT

Crop Year _____

Name: _____ Telephone _____ SIN _____ OR Corporate Tax No. _____ Contract No. _____

Civic Address _____ Location _____ Postal Code _____

Complete details of seeded acreage

Field Name	Crop	No. of Acres	Seeding Date	Seeding Rate	Direct Seeded (yes, no)	Date Limed	Fertilizer Grade	Fertilizer Rate	Previous Crop

Acres listed above is total acreage seeded to forage this year _____ (yes, no). If more room is required, please use additional forms.

Please check selection:

OPTION A: \$200/acre - Number of Acres _____ X \$ _____ per acre = \$ _____.

OPTION B: \$100/acre - Number of Acres _____ X \$ _____ per acre = \$ _____.

TOTAL PREMIUM in the amount of \$ _____ (minimum \$50.00) must accompany this application.

I, the undersigned, certify that the information provided is accurate and that the land to be insured is land that I (we) own, lease or operate.

SIGNATURE OF APPLICANT _____

DATE _____

COMMISSION REPRESENTATIVE _____



NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

P.O. Box 1092 Truro NS B2N 5G9

Telephone: Truro 1-902-893-6370 Kentville 1-902-679-6015/6028 Toll Free: 1-800-565-6371

Fax: 1-902-895-4622 E-mail: nsclic@gov.ns.ca

NOTICE OF CROP DAMAGE

Name of Insured _____ Contract # _____

Location _____ Telephone # _____

Indicate Crop _____ Date Damaged _____

Area Insured _____ Area Damaged _____ (ha/ac) _____

Cause of Damage (Please check)

- | | | |
|--|---|--|
| <input type="checkbox"/> excessive moisture | <input type="checkbox"/> insect infestation | <input type="checkbox"/> spring frost |
| <input type="checkbox"/> drought | <input type="checkbox"/> disease | <input type="checkbox"/> fall frost |
| <input type="checkbox"/> hail | <input type="checkbox"/> adverse weather | <input type="checkbox"/> wind |
| <input type="checkbox"/> wildlife (no known control) | <input type="checkbox"/> snow | <input type="checkbox"/> pollination failure |
| | | <input type="checkbox"/> winter injury |

Describe damage briefly: _____

I HEREBY REQUEST PERMISSION (PLEASE SIGNIFY YOUR INTENTION):

1. **TO CONTINUE THE CROP TO HARVEST**
- A. I anticipate a claim and declare that I have some old crop stored on my farm as of this date. I request that this crop be measured. I expect to start harvesting on _____

- B. My crop will not be completely harvested by the final harvesting date.

2. **TO ABANDON OR DESTROY THE DAMAGED CROP**

Note: Please complete proof of loss form for claim application.

- A. Re-plant to another crop
- B. Re-plant to same crop
- C. Other (specify) _____

Date _____ Signature _____

Insured Person



IMPORTANT INSTRUCTIONS
(Notice of Damage)

1. The Regulations require that you notify the Commission in writing **immediately after damage occurs**.
2. You must not abandon or destroy the crop without notice to and consent of the Commission in writing.
3. If loss or damage occurs and it appears that the potential production of the crop will be less than the guaranteed production, you must notify the Commission in writing within such time as to permit a pre-harvest inspection.
4. Notwithstanding any notice given as required above, if the actual production on completion of harvesting is less than the guaranteed production due to one or more of the perils insured against, you must notify the Commission in writing, **within five days of harvesting**.
5. If you anticipate a claim and have some of the same type of crop stored on the farm from a previous crop year, please advise. Our adjuster will measure such storage in order that it may be excluded from calculation of yield for the current crop year.

Mail to:

Nova Scotia Crop And Livestock Insurance Commission
MacRae Library Building, NSAC
P.O. Box 1092 , Truro, N.S., B2N 5G9
Telephone: 893-6370, Fax: 895-4622
Toll Free: 1-800-565-6371
nscllc@gov.ns.ca

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

MacRae Library Bldg., P.O. Box 1092 Truro NS B2N 5G9

Truro: 893-6370 Kentville: 1-902-679-6015/6028 Toll Free: 1-800-565-6371 Fax: 1-902-895-4622 E-mail: nscllc@gov.ns.ca

Canada/NS Wildlife Compensation Program Application Form

Part A - Applicant

Address		Postal Code	
Civic Address			
SIN/Tax ID#			
E-mail Address			
Farm Registration Number			
Contact Person (if different)			Telephone

Part B: Claim for Compensation

Damage Caused by: _____

Damage Caused to (commodity): _____ Date Damage Noted: _____

Location of Loss (if different than Part A) _____

Briefly describe the loss _____

Estimated Value of Loss: _____

Do you currently have crop insurance? Yes No Indicate contract no.? _____

Do you currently have dairy insurance? Yes No

Declaration and Signature

I certify that the information entered on this form is correct and hereby authorize the Nova Scotia Crop and Livestock Insurance Commission or it's agents to inspect the damage and verify this information as required.

Signature of Claimant Signature of Claimant Date (dd/mm/yyyy)

Canada

Growing Forward 

NOVA SCOTIA 

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
MacRae Library Building, NSAC, P.O. Box 1092 Truro NS B2N 5G9

POULTRY APPLICATION FORM

CLIENT IDENTIFICATION		
Name		
Farm Name		Farm Location
Address	Postal Code	<input type="checkbox"/> Home
Civic Address <i>House</i>		<input type="checkbox"/> Cellular
Civic Address <i>Barn</i> (If you have multiple barns please complete on reverse side)		<input type="checkbox"/> Barn
Type of Operation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation		
SIN/Tax ID#		<input type="checkbox"/> Fax
E-mail	Contact Person	Telephone:

CLASS OF POULTRY
<input type="checkbox"/> Broiler
<input type="checkbox"/> Broiler Breeder
<input type="checkbox"/> Commercial Pullet
<input type="checkbox"/> Breed Pullet
<input type="checkbox"/> Commercial Layer (52 weeks)
<input type="checkbox"/> Integrated Layer (72 weeks)

**PLEASE COMPLETE
 ONE FORM FOR
 EACH CLASS OF
 POULTRY**

Do you currently hold a Crop or Livestock Insurance Contract?

Yes No

Have you ever held a Crop Insurance Contract?

Yes No

I, the undersigned, hereby grant permission to the Nova Scotia Crop and Livestock Insurance Commission to seek production information as it pertains to this application from:

Please send a copy of my Certificate of Insurance and my premium bill to:

A \$50 premium deposit must accompany this application form. Please make cheque payable to NS Crop And Livestock Insurance Commission.

Signature of Applicant _____ Date: _____

Please submit an Application Supplement Form with this application.	
OFFICE USE	
Effective Date	Contract No.



Poultry Application Form (continued)

Civic Address (Barn 1)	
Civic Address (Barn 2)	
Civic Address (Barn 3)	
Civic Address (Barn 4)	
Civic Address (Barn 5)	
Civic Address (Barn 6)	
Civic Address (Barn 7)	
Civic Address (Barn 8)	
Civic Address (Barn 9)	
Civic Address (Barn 10)	
Civic Address (Barn 11)	
Civic Address (Barn 12)	
Civic Address (Barn 13)	
Civic Address (Barn 14)	
Civic Address (Barn 15)	
Civic Address (Barn 16)	
Civic Address (Barn 17)	
Civic Address (Barn 18)	
Civic Address (Barn 19)	
Civic Address (Barn 20)	

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Request for Transfer of Contract of Insurance

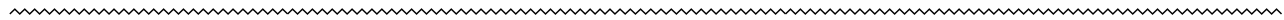
Name of Current Insured _____ Contract No. _____

Mailing Address _____ Phone No. _____

Insurance Plan(s) _____

I hereby certify that I have transferred ownership of my farming operation to the person(s) listed below and request that the Nova Scotia Crop and Livestock Insurance Commission transfer my contract of insurance to that person for the remainder of the crop year now in effect.

Signature _____ Date _____



Name of Applicant _____

Mailing Address _____ Phone No. _____

Insurance Plan(s) _____

I hereby certify that I have purchased the farming operation described above and request that the Nova Scotia Crop and Livestock Insurance Commission transfer their contract of insurance to me for the remainder of the crop year now in effect. I agree to abide by all terms and conditions of the Contract of Insurance and the applicable regulations for these insurance plans. I further agree to pay all premiums payable for this contract for the current crop year.

Signature _____ Date _____



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Cancellation Form

Name: _____ **Contract #:** _____

Address: _____ **Phone:** _____

Insurance Plan(s) and cancellation dates - Check plan(s) to cancel:

- | | |
|--|---|
| <input type="checkbox"/> Blueberry - December 15 | <input type="checkbox"/> Spring Grain - March 15 |
| <input type="checkbox"/> Corn - March 15 | <input type="checkbox"/> Strawberry - September 15 |
| <input type="checkbox"/> Forage - October 31 | <input type="checkbox"/> Tree Fruit - November 30 |
| <input type="checkbox"/> Pea/Bean - March 15 | <input type="checkbox"/> Tree Insurance - November 14 |
| <input type="checkbox"/> Potato - March 15 | <input type="checkbox"/> Vegetable - March 14 |
| <input type="checkbox"/> Raspberry - October 31 | <input type="checkbox"/> Winter Grain - September 15 |
| <input type="checkbox"/> Soybean - March 15 | <input type="checkbox"/> Dairy - March 31 |

Reason for Cancellation: Out of Business No Longer Growing
 Death Farm transfer
 Other _____

Please read carefully, sign, and date:

I hereby request the cancellation of my insurance contract for the above mentioned plan(s) with the Nova Scotia Crop and Livestock Insurance Commission. My contract will be terminated at the beginning of the next crop year as indicated in the regulations of the appropriate plan.

Signature: _____ Date: _____

Office Use Only	
Cancellation approved: _____	Date: _____
Effective Date: _____	Received by: _____

