



AGRIINSURANCE

Nova Scotia Crop and Livestock Insurance Commission

“Serving Nova Scotia Farmers Since 1969”

 **CANADIAN
AGRICULTURAL
PARTNERSHIP**


NOVA SCOTIA

Canada 

ADDITIONAL DOCUMENTS:

Current Premium Rates

Current Price Options

Current Acreage Loss Insured Values

Current Planting Dates

Current Wildlife Compensation Values

**Please visit our website for the most
current versions of these documents at:
www.novascotia.ca/agri/cropinsurance**

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Why should I have AgriInsurance?

As a producer, you are constantly faced with factors that are beyond your control. Things like adverse weather, disease, wildlife, and insect infestations can have a serious impact on your production and your income.

AgriInsurance (Crop Insurance) adds some predictability to your business. It protects you against the effects of yield reductions and crop losses caused by insured perils. On average, there are more than 27,000 acres; 15,000 dairy animals; and 56 million birds insured annually in Nova Scotia.

AgriInsurance helps you:

- Maintain your cash flow in poor crop years with claim payments that offset losses caused by crop damage or low yields.
- Manage your operation with a more predictable cash flow.
- Provide collateral required to secure loans.
- Stabilize your AgriStability program reference margin over time.
- Gain affordable peace-of-mind by paying tax-deductible premiums that are cost-shared with government.
- Stabilize your farm income to support investment activities such as value added opportunities, and increased trade and market access of your products.

What can be insured?

The following AgriInsurance plans are currently offered:

Crop Plans:

- Acreage Loss – beets, broccoli, brussels sprouts, cabbage, cauliflower, carrots, celery, eggplant, field cucumber, field tomatoes, fresh beans, green onion, kale, lettuce, onions (yellow and red), melons, parsnips, peppers, pumpkins, radish, rutabagas, spinach, summer squash, summer turnip, winter squash, zucchini, early potatoes
- Blueberry – lowbush, highbush
- Corn – silage, grain
- Forage Establishment
- Grape – French Hybrid, Labrusca, Vinifera
- Maple Syrup
- Potato – processing, seed, table stock
- Raspberry
- Soybean – soybeans, sunflowers, canola
- Spring Grain –barley, oats, feed wheat, milling wheat
- Strawberry – June bearing, day neutral
- Tree – apple and pear trees
- Tree Fruit – apples, pears, peaches
- Vegetable – processing carrots
- Weather (for forage)
- Winter Grain – feed wheat, milling wheat, rye, triticale

What can be insured? (cont'd)

AgrilInsurance provides protection against crop losses caused by natural hazards.

Insurable perils 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 - see plan regulations for further details.
For the Maple Plan perils, see plan regulations.

Livestock Plans: Dairy (specified diseases, loss of income)
Poultry (Infectious Laryngotracheitis - ILT)

Other Programs: Canada/Nova Scotia Wildlife Compensation Program

How do I get AgrilInsurance?

1. Application - Producers who want to apply for production insurance should complete the Application Form (see Forms section) prior to the final application date. The application becomes a part of the Contract of Insurance between the Commission and the client when the application is approved.
2. Applicants must also complete an Application Supplement. (see Forms section)
3. All applications must include a \$50 Premium deposit for each plan they are applying for.
4. All applicants must complete a Historical Records Form. (see Forms section)

How do I get AgrilInsurance? (cont'd)

PLAN	APPLICATION DEADLINE	CANCELLATION DEADLINE
Acreage Loss	March 31	March 31
Blueberry	November 30	December 15
Corn	April 30	March 15
Forage Establishment	October 15	Contract ends May 31
Grape	November 14	November 14
Maple Syrup	April 30	May 15
Potatoes	April 19	March 15
Raspberry	October 31	October 31
Soybean (canola, sunflower)	May 11	March 15
Spring Grain	April 14	March 15
Strawberry (Day-neutral)	March 30	March 30
Strawberry (June-bearing)	November 14	September 15
Tree Fruit	November 30	November 30
Tree Insurance	November 30	November 14
Vegetable	March 14	March 14
Weather Derivative (Forage)	April 30	April 30
Winter Grain	August 31	September 15

If a producer has been inactive in a given plan for three or more years their contract for that plan may be cancelled by the Commission.

How does AgrilInsurance work?

While there may be some differences, depending on the crop insured, the following should serve as a guide to the general approach for determining how the Commission provides you with insurance coverage once your application for a contract has been approved.

1. Producer Provides Actual Historical Yield Records (if available)

2. Commission Calculates Average Insurable Yield (AIY)

- For most crops, this is a 10 year average of actual yields. These yields are expressed as an average yield per acre or hectare.
- If fewer than 10 records are available, then we will calculate proxy yields specifically for your farm.
- See Appendix for more details of the AIY methodologies.
- For Tree Fruit and Grape Plans, a minimum of 3 years of yield data are required before coverage can begin.

How does AgrilInsurance work? (cont'd)

3. Producer Chooses Coverage Level

The Coverage Level (expressed as a percent) is the portion of your average insurable yield that you wish to have guaranteed. For most crops, four coverage level options are available 70%, 80%, 85%, and 90%.

Prior to the start of each crop year, the Commission will contact you to offer an opportunity to select the coverage level. If you make no selection, the Commission will use the same coverage level as used the previous year.

4. Producer Chooses Unit Price

The Unit Price is the price per crop production 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, three unit price options are offered.

Prior to the start of each crop year, the Commission will contact you to offer an opportunity to select a price. If you make no selection, the Commission will use the same relative price option (low, medium, or high) as was used the previous year.

Current Unit Price Options are available on the Commission's website.

5. Producer Reports the Units of Production to be Insured

You must report ALL area for the crop you are insuring.

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, i.e. blueberries, maple.



For annual crops, we provide a **Seeding Report or an acreage declaration** form for you to complete and return, declaring all area of the insured crop that you planted.

Current planting deadlines are available on the Commission's website. Clients may plant up to 7 days after the final planting date with a 5% reduction in coverage for each day after the deadline.

6. Commission Calculates the Guaranteed Production (for yield based plans)

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

If you experience a yield below this value you can apply for a claim.

7. Commission Calculates Total Dollar Coverage

$$\text{Total Dollar Coverage} = \text{Guaranteed Production} \times \text{Unit Price}$$

This number represents the value of the Guaranteed Production. The Total Dollar Coverage is not used in determining if you are eligible for a claim and this is NOT a guarantee of income you will earn. The main purpose of this value is in calculating the total premium cost in the next step, #8.

How does AgrilInsurance work? (cont'd)

8. Commission Calculates Premiums

$$\text{Gross Premium} = \text{Total Dollar Coverage} \times \text{Premium Rate} \times \text{Producer Discount/Surcharge Factor}$$

Current Premium Rates are available on the Commission's website.

Cost Sharing with the Provincial and Federal Governments

- 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 Gross 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.
- Premium rate calculations are actuarially certified and rates are reviewed annually.

Premium Discount/Surcharge Factor

The total premium rate is adjusted...

By giving a discount when an insured's loss ratio (claims/premiums) over the last 5 year is less than that of the average producer.

Or

By adding a surcharge when the insured's loss ratio (claims / premiums) over the last 5 years is more than that of the average producer.

Discounts from the calculation apply to both producer and government shares.

Blueberry Volume Discount

An additional discount will apply to the base rate if a producer manages 1000 or more acres in at least 3 counties, in a producing year.

9. Commission Issues Certificate of Insurance

The certificate summarizes the specific insurance you have in effect for the crop year and the cost of that insurance.

Example Certificate of Insurance

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION CERTIFICATE OF INSURANCE							
Your Farm Name Your Name 100 Your Road YourTown, NS				Certificate # 55555-0 Contract: 8888 Crop Year: 2012 Plan: Spring Grain Date: 12/12/12			
Crop	Area Ha	Price Unit \$/ Tonne	Coverage Level	Guaranteed Production	Total Dollar Coverage	Premium Rate	Gross Premium
Barley	1.00	200.0000	85%	2550.00	\$510.00	16.10%	\$82.11

Compare your **actual harvested yield** to the **Guaranteed Production** to determine if you are eligible to apply for a Claim (see pg 9).

Federal Portion	\$29.56
Provincial Portion	\$19.69
Producer Portion	\$32.86
Total Certificate Premium	\$82.11

NOTE: Please check the above information. Any discrepancies should be reported immediately to the Nova Scotia Crop and Livestock Insurance Commission

10. Producer Pays Their Portion of the Premium

Plan	Deadline
Forage Establishment	Premium due in full at time of application
Winter Grain	April 30
Strawberry, Raspberry, Weather Derivative	July 1
All Other Crops	August 1



Interest will be charged on late accounts.

Premium payments can be made by mailing a cheque or in person with cash at our office at 74 Research Drive, Bible Hill, NS B6L 2R2.

The Commission also accepts payments online. To pay online by credit or debit, visit our website at www.novascotia.ca/agri/cropinsurance

How does AgrilInsurance work? (cont'd)

11. Producer Reports Actual Crop Yield Harvested

You must report your yield within 30 days of harvest or end of crop year, whichever occurs first.

What happens when my crop is damaged?

Commission May Inspect Your Crop Throughout Crop Year

In most cases a Field Agent will inspect your crop during the year for acreage verification, crop progress, and damage to crops or loss of production, harvest delays and anything else they can observe. However, the Commission does not guarantee that every field will be viewed.



Notice of Crop Damage

- You must report ALL crop damage as soon as you see it has occurred.
- ***You must submit a "Notice of Crop Damage" form within 5 days of any loss or damage to the insured crop (see Forms section).***
 - For the Acreage Loss Plan, report damage by telephone **immediately** after the loss is apparent **and** in writing no later than 3 days after the telephone notice.
- If damage is not apparent until harvest, you must provide a Notice of Crop Damage within **5 days of harvest**.
- If your crop is unharvested at the end of the crop year (see Critical Dates section) you must report this using a Notice of Crop Damage form.
- Your last chance to report crop damage is at harvest or when the crop year ends without harvesting.
- If you experience damage, you should always file a Notice of Crop Damage regardless of whether you believe you may have a claim.
- ***Failure to report crop damage will result in denial of any potential claim.***
- A Notice of Crop Damage can be mailed, faxed, emailed or reported by phone.
- A confirmation will be sent to you indicating receipt of Notice of Crop Damage.

How do I apply for a claim?

If your actual harvested yield is less than the Guaranteed Production on your certificate (see Example Certificate of Insurance section) you may be eligible for a claim payment.



Proof of Loss Form

- If you choose to apply for a claim you must use a Proof of Loss Form which can be found in the Forms section.
- ***A Proof of Loss Form must be submitted within 30 days of the final date of harvest or the end of the crop year (whichever comes first).***
- Once a Proof of Loss Form is submitted the Commission begins processing a claim by verifying yields, the cause of the loss and measuring the harvested area.
- A claim settlement may be made for any shortfall in production below the production guarantee that was due to losses from insurable perils.

How is a claim calculated?

Types of Claims

Reseeding/Overseeding Claim (corn, forage establishment, spring grain, soybeans)

- In the first 30 days after planting, loss or damage occurs due to an insurable peril to 2 or more hectares.
- The Commission must be notified immediately when damage occurs and 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 grain/winter grain, corn, soybean, potato)

In the first 30 days after planting, loss or damage occurs and the area is removed from production. For Winter Grain, the Stage 1 period is from planting until May 25.

Stage 2 Claim (spring grain/winter grain, corn, soybean, potato)

Damage that occurs after the Stage 1 period up to the time of harvest.

Stage 3 Claim (all yield based crops)

The crop is harvested but yields fall below the production guarantee due to one or more insurable perils.

How is a claim calculated? (cont'd)

Indemnity values for Stage 1, 2 and 3 claims 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	50% 65%	80% 80%	100% 100%
Winter Grain - milling wheat feed wheat, rye triticale	50% 65%	80% 80%	100% 100%
Soybean	70%	80%	100%
Potato	50%*	80%	100%

* For Stage 1 (potatoes) a minimum area of damage is required. If less than 60 acres, 5% of the total must be damaged, or for 60 acres or more, 3 acres must be damaged.

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 = \$200.00
Area Seeded = 1 ha
Harvest Yield = 1600 kg
Premium Rate = 16.10%

Production Guarantee:

= 3000 kg/ha x 85% x 1 ha
= 2550 kg/ha

Costs:

Dollar Coverage = 2550 kg/ha x \$0.2000/kg
= \$510.00 ha

Total Premium Cost = \$510.00/ha x 16.10%
= \$82.11/ha

Producer Premium Cost = \$82.11/ha x 40%
= \$32.84/ha

Claim Calculation (Stage 3):

The harvest yield (1600 kg) falls below the production guarantee (2550 kg) as a result of insurable perils and indicates a potential claim. The claim payable will be calculated using the Production Guarantee, less the harvested yield, multiplied by the price option chosen.

Claim Payable:

= (2550 kg - 1600 kg) x \$0.200/kg
= \$190.00

Non Yield-Based Plans

Tree Insurance Plan

Who's Eligible?

- Producers who have insurance under the Tree Fruit Production Insurance Plan for apples and/or pears.
- New producers who have at least 500 immature trees which are not yet producing.
- Growers with both apple and pear trees that do not wish to insure both, are only required to insure the trees making up the highest percentage of trees in the tree fruit orchard.

Perils:

- Wind
- Snow
- Virus diseases
- Fireblight (*Erwinia amylovora*)
- Winter injury
- Ice
- Canker
- Wildlife (excluding mouse damage)

Insurable Values:

The following table of insurable values considers tree age and planting density:

Tree Values and Density Categories (as of 2021)

Density Category		A	B	C	D
Density Range		0-100	101-450	451-900	900+
NSCLIC Tree Year	Leaf Stage				
1	2 nd Leaf	\$15.00	\$15.00	\$15.00	\$15.00
2	3 rd Leaf	\$15.00	\$15.00	\$15.00	\$15.00
3	4 th Leaf	\$15.00	\$15.00	\$15.00	\$15.00
4	5 th Leaf	\$15.00	\$15.00	\$15.00	\$15.00
5	6 th Leaf	\$18.00	\$18.00	\$15.00	\$15.00
6+	7 th Leaf +	\$25.00	\$25.00	\$15.00	\$15.00

Non Yield-Based Plans (cont'd)

Damage:

- Notify the Commission immediately of any tree damage from insurable perils.
- Notify the Commission 10 days prior to the destruction or removal of trees.
- A claim may be paid if damage to trees exceeds 3% (deductible) of the insured number of trees, causing removal due to insurable perils.
- The deductible will be applied separately to apple and pear trees.

Other Important Information:

- Trees planted prior to June 15 in the crop year are eligible for coverage in the fall, providing total growth exceeds 30 centimeters.
- The Commission must be informed when the number of trees increases or decreases.
- This coverage is fully funded by the Federal and Provincial governments. No producer premium is required, however, producers must participate in the Tree Fruit Insurance Plan to be eligible for coverage under the Tree Insurance Plan.

Forage Establishment Plan

- Provides protection against establishment failure during the first year of growth for alfalfa, grasses and other legumes.
- The grower shall offer for insurance the total acreage of new seeding.
- Application for coverage may be made on the date of seeding, or any date up to October 15.
- If you apply after your initial seeding date, the Commission will inspect the crop to determine eligibility for insurance.
- The Commission offers 3 coverage levels (A) \$300/acre (B) \$200/acre (C) \$100/acre. For current premium rates and producer costs see the premium rate table on the Commission's website.

Damage:

- You must notify the Commission of any loss with a Notice of Crop Damage Report.
- A Proof of Loss Form must be completed if you are applying for a claim.

Overseeding Benefit:

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

Non Yield-Based Plans (cont'd)

Important Dates:

- 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 is October 15.

Weather Derivatives Plan (for Forage)

- This program guarantees 80% of long term average rainfall (mm) for two, three or 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.
- 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 excess rain days occur.
- Up to 2 quality loss claims can be made per year.

Acreage Loss Plan

- Provides insurance protection against vegetable crop production losses caused by designated perils. This plan pays a set amount per acre based on the cost of production to grow the crop. The plan pay indemnities for losses as a result of insured perils. This plan is not based on actual yields.
- Insurable perils include frost, hail, drought, wind, adverse weather, excessive moisture, excessive heat, disease (no known control), insects (no known control) and wildlife (no known control).
- Vegetable farming operations which have at least 2 acres of an eligible crop in production or any combination of 2 or more eligible crops totaling at least 2 acres.
- A list of eligible crops and their insured value per acre is available on the Commission's website.
- Notice of crop damage must be provided by clients **immediately** by phone **and** within 3 days in writing.
- At least ½ an acre must be damaged to make a claim.
- To be eligible for a claim, the producer must destroy the damaged crop being claimed for as directed by the Commission.

Livestock Insurance

Dairy

- Provides insurance against a loss of livestock from insurable diseases.
- The following are designated perils for the purpose of insuring against a loss of livestock from disease:
 - Fibrinous 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)
- An applicant must insure all cows and heifers, 12 months of age and older. Optional coverage is available for dairy calves as well.
- Coverage is in effect for one calendar year and will be prorated the first year from the date the Certificate of Insurance is issued.
- If the number of animals increases during the year, the Commission must be notified and additional insurance coverage must be purchased.
- Dairy heifers (prior to 1st calving) and calves can also be insured for losses from insured diseases by unlicensed farmers. (This is intended to cover farmers raising replacement dairy heifers, but not shipping milk).

Insurable Values and Cost Per Animal

Cows and Heifers Herd Value
\$400
\$600
\$800
\$1,000
\$1,200
\$1,400
\$1,600
\$1,800
\$2,000

Calves Herd Value
\$200
\$400
\$600
\$800

- For cost per animal or premium rate refer to the Commission website.
- The minimum premium for basic coverage is \$25.00 per year.
- Premiums can be discounted up to 70% when claims paid are less than total premium paid historically.

Applying for a Claim:

- You must notify the Commission within 48 hours when an insured animal dies to be eligible for a claim.
- 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.

Livestock Insurance (cont'd)

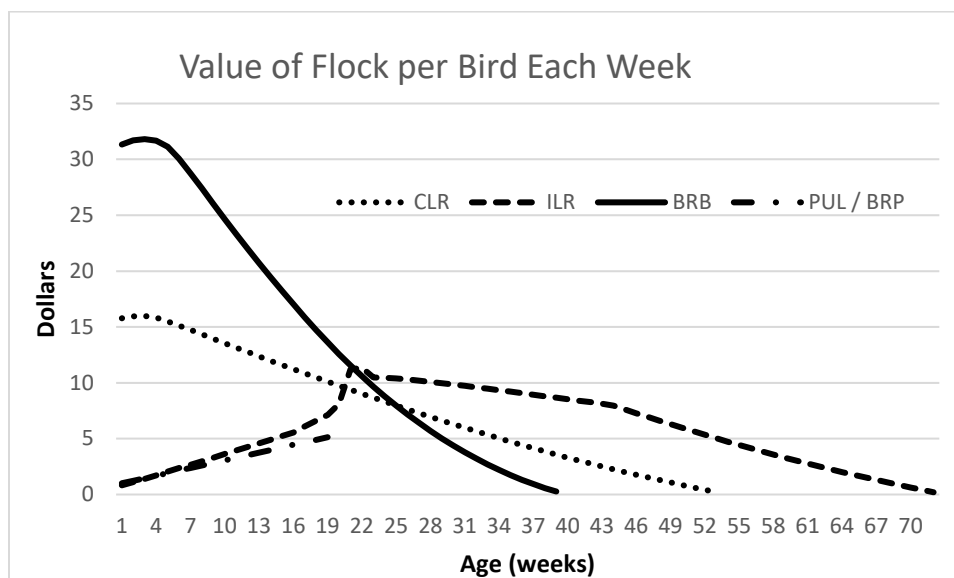
- The maximum claim for which the Commission is liable is the insured value less any compensation through another agency, government departments or salvage value, when applicable.

Loss of Income Benefit:

- Dairy Insurance includes a benefit for loss of income from milk production.
- Compensates a producer when the gross monthly income from the sale of milk falls below 50% of the average of the previous 12 months due to insurable perils.
- The following are designated perils for the purpose of insuring against a loss of income:
 - Insurable diseases
 - Loss of buildings due to ice or snow
 - Fire
 - Loss of buildings due to wind
- Payments will be made for up to four months provided the producer continues in business.
- 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.
- The Commission must be notified within 10 days of an event that may result in a loss of income benefit.

Poultry

- Provides coverage in the event of an outbreak of the disease Infectious Laryngotracheitis (ILT).
- Available to pullet producers and breeders, egg producers, and broiler producers and breeders.
- Coverage depends on the class of poultry (CLR = Commercial Layers, ILR = Integrated Layers, BRB = Broiler Breeder, PUL = Pullets, BRP = Breeder Pullets) and its value at the time of the destruction order or the value of the contracted price. (See graph)
- Payouts are based on 90% of the specified value net of any sources of compensation.



Wildlife Compensation Program

- Compensates producers who experience damage to specified agricultural products caused by specific wildlife species.
- Compensation 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 crop 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 damage is noticed and not later than 72 hours after the damage has occurred.**
 - The cause of loss must be confirmed by the Commission.
 - Farmers must follow industry production and protection standards.
 - To qualify for crop compensation, the farmer must incur a crop loss of at least \$250 or 2 acres.
 - Crop damage must be caused by one of the following specific wildlife to be eligible for compensation:

➤ White tailed deer	➤ Skunk	➤ Robins
➤ Black bear	➤ Raccoon	➤ Seagulls
➤ Moose	➤ Beaver	➤ Bluejays
➤ Coyote	➤ Raven and Crow	➤ Waterfowl
➤ Rabbit	➤ Starlings	➤ Birds of Prey
 - For livestock compensation farmers may claim for the loss or injury of 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
➤ Birds of Prey	➤ Wildcats
 - 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 1 of each year. (See Commission's website.)
- The Commission publishes an approved list of compensation values for each product by March 1 of each year. (See Commission's website.)
- 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.

Critical Dates

Crop	Crop Year	Final Planting Date***	Final Date to Report Yields
Acreage Loss	Apr. 1 – Nov. 30	Acreage declaration by June 1	N/A
Blueberry (Lowbush and Highbush)	Dec. 1 - Sept. 15 (All province except Kings Co) Dec.1 - Sept. 25 (Kings County)	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
Grape	Nov. 15 – Nov. 14 (Final Harvest Date Nov 14)	N/A	Within 30 Days of Harvest Completion
Maple Syrup	May 1 - Apr. 30	N/A	Within 30 Days of Harvest Completion
Potato	Apr. 20 - Dec.20	June 8 (Zone 2)* June 15 (Zone 1)**	Within 30 Days of Harvest Completion
Raspberry	Nov.1 - Oct.31	N/A	Within 30 Days of Harvest Completion
Soybeans	May 12 – Nov. 1 (Hants, Kings, Annapolis, HRM, Colchester) May 20 – Nov 1 (all other Areas)	June 15 (Hants, Kings, Annapolis, HRM, Colchester) June 8 (all other areas)	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
Strawberry (June-bearing)	Sept. 1 - Aug. 31	N/A	Within 30 Days of Harvest Completion
Strawberry (Day-neutral)	April 1 – Sept 30	May 31	
Tree Endorsement	Dec. 1 - Nov. 30	June 15 for new trees	N/A
Tree Fruit	Dec. 1 - Nov. 30	N/A	On or before Jan 15
Vegetables (processing carrots only)	March 15 - Nov. 15	June 25	Within 30 Days of Harvest Completion
Weather Derivative (Forage)	May 1 - Aug. 31	N/A	N/A
Winter Grain	Sept. 1 -Aug. 31	Oct. 7 (Hants West, Kings, Annapolis) Sept. 27 (East Hants, HRM, Colchester) Sept. 20 (all other areas)	Within 30 Days of Harvest Completion

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

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

*** For the most current final planting date, see our website.

Client Obligations and Responsibilities

- **Complete seeding by the applicable deadline; corn, potato, spring grain** in Kings, Annapolis, Municipality of West Hants, June 15th; all other areas of the province, June 8th. **Winter Grain**; Kings, Annapolis, Municipality of West Hants, October 7th; Halifax, Colchester, Municipality of East Hants, September 27th; all other areas of the province, September 20. **Forages**; July 1st for legumes and legume grass mixture and September 1st for grasses. **Soybean**; Hants, Kings, Annapolis, HRM and Colchester, June 15th; all other areas June 8th. If your crop is seeded after the final seeding date your insurance coverage may be reduced or coverage not offered on the late seeded portion of the crop. **Check Commission website for most current deadline.**
- **File seeding report no later than 10 days after planting is completed** - 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 1st** - The exceptions are **strawberries, weather derivative** and **raspberries**, which are payable no later than July 1st; **winter grain**, payable no later than April 30th. 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. For the Acreage Loss Plan, report damage by telephone immediately after the loss is apparent and in writing no later than 3 days after the telephone notice.**
- **Should your harvest extend beyond the end of the crop insurance crop year, you must file a Notice of Damage prior to the final harvest date noted in the plan.**
- **Provide accurate yield information within 30 days of harvesting an insured crop using 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 prior to harvest. Failure to provide yield reports could jeopardize any potential claim. It is your responsibility to report yields within the required time period. **For clients selling crop to 3rd party buyers, to avoid missing crop insurance deadlines, request your yield reports from your buyer/harvester immediately after harvest.**
- **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!
- **In the event of a dispute over a claim**, you can request a hearing before an independent Arbitration Board in accordance with the Arbitration Proceedings Regulation. **You must request arbitration within 90 days of the end of the crop year.** Contact the Commission offices for the most recent contact information for the Arbitration Board.

DISCLAIMER: This document is intended to be a quick reference only. It does not supersede the full text of your contract or the accompanying Crop Insurance Regulations.

Farm Transfer 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 new owner, 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:

Mid season transfer: Whenever a farm transfer (farm sold as a going concern) takes place part way through the insurance year, then the insurance contract currently in force can be transferred to the new owner with the same terms for the remainder of the crop year. A Transfer Form must be signed by both parties and an Application and Application Supplement must be completed by the new owner in order for this to be approved by the Commission. The original contract of insurance will be cancelled and all premium in respect of the contract shall be payable by the new owner. If the new client declines to assume the contract of insurance, then the premium shall still be deemed as earned and shall be payable by the original owner.

The year following the mid season transfer, for spring seeded crops, the new client will be offered coverage based on their own yield history and their own discount or surcharge. For perennial crops, any relevant yield history will be incorporated into the coverage the year following the transfer and the discount or surcharge will be based on the new client's own insured history.

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 old contract number and their Discount/Surcharge will be calculated using any relevant information from their previous insurance coverage.

Disputes

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.

To request a hearing before the Arbitration Board, you must make the request in writing within 90 days of the end of the crop year (see Critical Dates section).

If you wish to appeal a settlement of any loss arising out of an adjustment of a claim, follow the procedures outlined in the Regulations under Arbitration Proceedings section and in the General Crop Insurance Regulations.

You can obtain the latest contact information for the Nova Scotia Crop and Livestock Insurance Arbitration Board by contacting our main office (see below).

Questions?

If you have any questions regarding AgriInsurance contact:

Nova Scotia Crop and Livestock Insurance Commission
74 Research Drive
Edward F. Lorraine Building
Bible Hill NS B6L 2R2

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

OR

Agriculture Centre
32 Main Street
Kentville, NS B4N 1J5

Telephone: (902) 679-6015/6028

OR

Visit us online at:
www.novascotia.ca/agri/cropinsurance

NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION

APPENDIX

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.

The following table summarizes the five methodologies used by the Commission to set the AIYs":

AHY = Average Harvested Yield.

Methodology	# of Years Used	Method When All of Producer's Historical Yields are Available	Method When All of Producer's Historical Yields are not Available			
			Proxy Yield	Productivity Index	Buffering	Final Calculation
General	10	Simple average, buffered	10-year acre-weighted provincial AHY x productivity index	(10-year average producer index x credibility) + (1 - credibility)	± 30% of provincial average x productivity index	(# years available / 10 x simple average buffered + (10 - # years) / 10 x proxy yield
Tree Fruit	10	Total potential yield based on tree inventory x producer's productivity index	Total potential yield based on tree inventory	Productivity Index = (# of years / 10) x average producer's productivity + ((10 - # of years) / 10) x demonstrated productivity Demonstrated Productivity = average producer index x credibility + (1 - Credibility)	None	Total potential yield based on tree inventory x productivity Index
Low Bush Blueberries	7 odd or even crop years	Simple average of AHYs	90% x simple average of AHYs based on field agent assessment for new producers	None	None	Simple average of annual yields using the proxy yield in years where historical AHY is not available
High Bush Blueberries	10	10-year acre-weighted average	Not applicable			
Grapes	10	Simple 10-year average of mature yields adjusted for removals and additions + Estimated productions from immature vines	Not applicable			

Average Insurable Yield Methodology (cont'd)

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

The average insurable yield is currently based on 10 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.

CORN SILAGE PLAN EXAMPLE (Showing a full 10 year record series):

CORN (kg/ha)						
Year	Producer Yield	Provincial Average Yield	Annual Index	Indexed Floor	Indexed Ceiling	Yield to Count
2011	32.26	33.93	0.9508	26.21	48.68	32.26
2012	36.49	32.8	1.1125	25.34	47.06	36.49
2013	21.95	26.67	0.823	20.6	38.27	21.95
2014	30.17	33.12	0.9109	25.59	47.52	30.17
2015	32.72	31.74	1.0309	24.52	45.54	32.72
2016	44.29	35.5	1.2476	27.43	50.94	44.29
2017	44.53	37.14	1.199	28.69	53.29	44.53
2018	34.11	34.75	0.9816	26.85	49.86	34.11
2019	36.51	20.77	1.7578	16.05	29.8	29.8
2020	37.84	36.99	1.023	28.58	53.07	37.84
<div> <div> Average Index: 1.1037 Credibility: 1 </div> <div> Simple Average Yield: 34.42 Weight on Producer's Historical Yields: 10 Indexed Provincial Average: 35.49 Weight on Provincial Average: 0 </div> </div> <div> Demonstrated Productivity Index: 1.1037 <small>(average index * percent) + (1-percent)</small> </div> <div> Average Insurable Yield: 34.42 </div> <div> Weighted Average Provincial Yield: 32.16 </div>						

Average Insurable Yield Methodology (cont'd)

WINTER FEED WHEAT PLAN EXAMPLE (Showing less than 10 years of yield records)

WINTER FEED WHEAT (kg/ha)

Year	Producer Yield kg/ha	Provincial Yield kg/ha	Annual Index	Indexed Floor	Indexed Ceiling	Yield to Count
2010		3233		1910	3546	
2011		4152		2452	4554	
2012	2520	3921	0.6427	2316	4301	2520
2013		3405		2011	3735	
2014	787	3762	0.2092	2222	4127	2222
2015		4196		2478	4603	
2016		3586		2118	3934	
2017	5260	4344	1.2109	2566	4765	4765
2018		5418		3200	5943	
2019		2910		1719	3192	
<div> <div> Average Index: 0.6876 Credibility: 0.5 Demonstrated Productivity Index: 0.8438 <small>(average index * percent) + (1-percent)</small> </div> <div> Simple Average Yield: 3169 Weight on Producer's Historical Yields: 3 Indexed Provincial Average: 3385 Weight on Provincial Average: 7 </div> </div> <div> Weighted Average Provincial Yield: 4012 </div> <div> Average Insurable Yield: 3320 </div>						

Average Insurable Yield Methodology (cont'd)

Average Insurable Yield With Benchmarks

(Lowbush Blueberries)

The average insurable yield is calculated using the production records of each insured crop for the past 14 years. Where records are not available, the producer will be assigned a benchmark yield. Average yields for lowbush blueberries are calculated separately for odd and even cropping years with the most recent seven yields (even/odd) being used.

BLUEBERRY PLAN:

Lowbush Blueberries (lb/ac)		
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

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

NOVA SCOTIA CROP AND LIVESTOCK
INSURANCE COMMISSION

FORMS



APPLICATION FORM

CLIENT IDENTIFICATION	
Name:	
Farm Name:	Farm Location:
Mailing Address:	Postal Code:
Civic Address:	☎ Home:
Type of Operation: <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation	☎ Cellular:
SIN/Tax ID#:	☎ Barn:
Email Address:	☎ Fax:
Contact Person:	Contact ☎:

INSURANCE PLANS		
PLAN	COVERAGE LEVEL	PRICE OPTION
<input type="checkbox"/> Acreage Loss		
<input type="checkbox"/> Blueberry <input type="checkbox"/> Lowbush <input type="checkbox"/> Highbush		
<input type="checkbox"/> Corn <input type="checkbox"/> Silage <input type="checkbox"/> Grain		
<input type="checkbox"/> Forage Establishment		
<input type="checkbox"/> Maple		
<input type="checkbox"/> Potato		
<input type="checkbox"/> Raspberry		
<input type="checkbox"/> Soybean		

PLAN	COVERAGE LEVEL	PRICE OPTION
<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"/> Peaches		
<input type="checkbox"/> Vegetable		
<input type="checkbox"/> Winter Grain		
<input type="checkbox"/> Grapes <input type="checkbox"/> VINIFERA <input type="checkbox"/> French HY. <input type="checkbox"/> Labrusca		
<input type="checkbox"/> Other		

Do you currently have crop insurance? ☐ Yes ☐ No If yes, indicate contract no. _____

Do you currently have dairy insurance? ☐ Yes ☐ No

Previous crop yield available? ☐ Yes ☐ No

PREMIUM DEPOSIT
Premium Deposit of \$ _____ (\$50.00 minimum) accompanies this application. 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 the conditions outlined on the reverse of this application form.		
Signature	Date	Commission Representative

OFFICE USE	
Effective Date	Contract No.

CONDITIONS
I understand that: <div><div>1. The land to be insured is land that I (we) own, lease or operate.</div><div>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 that I own or operate in Nova Scotia.</div><div>3. I am obligated to pay premium on the entire insured area, as calculated by the Nova Scotia Crop and Livestock Insurance Commission using the premium rate schedule for the current year.</div><div>4. I must notify the Nova Scotia Crop and Livestock Insurance Commission of any damage or loss as follows:<div><div>(a) Re-seeding - area must be inspected by a Commission Representative prior to being worked down and/or re-seeded.</div><div>(b) Pre-harvest yield loss - 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.</div><div>(c) Post-harvest yield loss – notice must be submitted within 5 days of completion of harvest.</div><div>(d) Proof of Loss Form must be submitted when filing for a claim.</div></div></div><div>5. I must file a Harvest Yield Report when harvest is complete whether filing a claim or not.</div><div>6. If my application is accepted by the Nova Scotia 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.</div><div>7. For the purposes of administering its insurance programs, the Nova Scotia Crop and Livestock Commission may share the information it collects from me to meet the requirements of its cost sharing agreements or as otherwise required by law.</div></div>

INSURANCE PLANS		
PLAN	Final Date for Application	Final Date for Cancellation
Vegetables	March 14	March 14
Spring Grain	March 14	March 15
Corn	April 30	March 15
Potato	April 19	March 15
Soybean	May 11	March 15
Maple	April 30	May 15
Winter Grain	August 31	September 15
Forage Establishment	October 15	Contract ends May 31
Raspberry	October 31	October 31
Blueberry	November 30	December 15
Strawberry (June bearing)	November 14	September 15
Strawberry (Day Neutral)	March 30	March 30
Tree Fruit	November 30	November 30
Tree Insurance	November 30	November 14
Weather Derivative	April 30	April 30
Acreage Loss	March 31	March 31
Grapes	November 14	November 14

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

74 Research Drive, Lorraine Building, Bible Hill, NS B6L 2R2
 Truro: 902-893-6370 Kentville: 902-679-6015/6028 Toll Free: 1-800-565-6371
 Fax: 1-902-895-4622 Email: nscllc@novascotia.ca

DAIRY LIVESTOCK INSURANCE PLAN – APPLICATION & RENEWAL

CLIENT IDENTIFICATION		Contract No.:	
Name			
Farm Name		Location	
Mailing Address		Postal Code	
Civic Address		☎ Home	
Type of Operation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation		☎ Cellular	
SIN/Tax ID#		☎ Barn	
Email Address		☎ Fax	
Contact Person		Contact ☎	

INSURANCE DISEASE PROTECTION and LOSS OF INCOME						Expiry Date:		
CLASS OF ANIMAL	NO. OF ANIMALS		INSURED VALUE/ANIMAL		COST/ANIMAL		TOTAL	
	PREVIOUS	RENEWAL	PREVIOUS	RENEWAL	PREVIOUS	RENEWAL	PREVIOUS	RENEWAL
					PREMIUM COST # of Animals x Cost/Animal			
INSURED'S INCOME* MONTHLY AVERAGE		KGS OF QUOTA				LESS DISCOUNT		
PREVIOUS	RENEWAL	PREVIOUS	RENEWAL			NET PREMIUM DUE MINIMUM \$25.00		
						LESS CREDIT		
*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).						AMOUNT DUE		

Are all insured Animals housed at Farm address? ☐ Yes ☐ No

If No, provide address where Animals are housed _____

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.

Date

Signature of Applicant



NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

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HISTORICAL RECORDS FORM

(to accompany Crop Insurance Application)

Name _____ Contract No. _____

Name of Applicant, Corporation or Partnership _____

Crop Insurance Plan _____ Crop _____

Yield History (please complete giving the past 15 years of records)

YEAR	AREA <input type="checkbox"/> Ac <input type="checkbox"/> Ha <input type="checkbox"/> No. of Taps	YIELD <input type="checkbox"/> Kgs. <input type="checkbox"/> Bus. <input type="checkbox"/> Lbs. <input type="checkbox"/> Tonnes <input type="checkbox"/> Tons <input type="checkbox"/> L	TOTAL INCOME	OFFICE USE ONLY	
				AHY	COMMENTS

Present total area of crop owned: _____

Area to be harvested next crop year: _____

Permission is hereby granted to verify production and sales records at: _____

Date

Signature of Applicant

Commission Representative



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APPLICATION SUPPLEMENT

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 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 for a contract of insurance with the Nova Scotia Crop and Livestock Insurance Commission.



NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

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CANCELLATION FORM

Name: _____

Contract No.: _____

Address: _____

Phone: _____

Insurance Plan(s) and Cancellation Dates-Check plan(s) to cancel:

- | | | | | | |
|---------------------------------------|---|---------------------------|---------------------------------------|---|----------------------------|
| <input type="checkbox"/> Acreage Loss | - | March 31 st | <input type="checkbox"/> Spring Grain | - | March 15 th |
| <input type="checkbox"/> Grapes | - | November 14 th | <input type="checkbox"/> Strawberry | - | September 15 th |
| <input type="checkbox"/> Blueberry | - | December 15 th | <input type="checkbox"/> Tree Fruit | - | November 30 th |
| <input type="checkbox"/> Corn | - | March 15 th | <input type="checkbox"/> Vegetable | - | March 14 th |
| <input type="checkbox"/> Maple | - | May 15 th | <input type="checkbox"/> Winter Grain | - | September 15 th |
| <input type="checkbox"/> Potato | - | March 15 th | <input type="checkbox"/> Weather | - | April 30 th |
| <input type="checkbox"/> Raspberry | - | October 31 st | <input type="checkbox"/> Dairy | | |
| <input type="checkbox"/> Soybean | - | March 15 th | <input type="checkbox"/> Poultry | | |

Reasons for cancellation:

- | | | |
|--|--|---|
| <input type="checkbox"/> Out of business | <input type="checkbox"/> No longer growing | <input type="checkbox"/> Other (specify): |
| <input type="checkbox"/> Death | <input type="checkbox"/> Farm transfer | |

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 (DD/MM/YY)

OFFICE USE ONLY

Received by: _____

Date: _____

Cancellation approved: _____

Effective Date: _____

 **CANADIAN
AGRICULTURAL
PARTNERSHIP**


NOVA SCOTIA

 **Canada**

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

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APPLICATION FORM – FORAGE ESTABLISHMENT

Crop Year: _____

Name: _____ Telephone: _____ SIN/Tax ID#: _____ Contract No.: _____

Civic Address: _____ Mailing Address: _____ Postal Code: _____

Complete details of seeded acreage (If more space is needed use chart on the reverse of this form).

Field Name	Crop	No. of Acres	Seeding Date	Seeding Rate	Direct Seeded		Date Limed	Fertilizer Grade	Fertilizer Rate	Previous Crop
					Yes	No				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				

Acres listed above is total acreage seeded to forage this year. ☐ Yes ☐ No

Please check selection: Use value from current premium rate sheet. <input type="checkbox"/> OPTION A: \$100/acre <input type="checkbox"/> OPTION B: \$200/acre <input type="checkbox"/> OPTION C: \$300/acre	Premium Rate _____% X _____ Number of Acres X \$_____ Coverage Per Acre = \$_____.
	Number of Acres _____ X \$_____ per acre = \$_____.
	Number of Acres _____ X \$_____ per acre = \$_____.
	Number of Acres _____ X \$_____ per acre = \$_____.

Please Note: For the Forage Establishment Plan, the Total Premium must accompany this application. The Total Premium is the calculated amount, or \$50, whichever is greater. Total Premium in the amount of \$_____ is enclosed.

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. For the purpose of administering this insurance program, the Nova Scotia Crop and Livestock Insurance Commission may share the information it collects from me to meet the requirements of its cost sharing agreements or as otherwise required by law.

Signature of Applicant

Date

Commission Representative



Complete details of seeded acreage

Field Name	Crop	No. of Acres	Seeding Date	Seeding Rate	Direct Seeded		Date Limed	Fertilizer Grade	Fertilizer Rate	Previous Crop
					Yes	No				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
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					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				

Acres listed above is total acreage seeded to forage this year. ☐ Yes ☐ No

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

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NOTICE OF CROP DAMAGE

Name of Insured: _____ Contract # _____

Location: _____ Telephone # _____

Indicate Crop: _____ Date Damaged: _____

Area Insured: _____ Area Damaged: _____ (hectares/acres)

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 TO: (Please signify your intention)

1. ☐ **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. ☐ **ABANDON OR DESTROY THE DAMAGE CROP**

Note: Please complete a 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

 **CANADIAN
AGRICULTURAL
PARTNERSHIP**


NOVA SCOTIA

 **Canada**

Important Instructions

1. The Regulations require that you notify the Commission in writing **immediately after any 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 the 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

PO Box 1092 Truro NS B2N 5G9

Telephone: 902-893-6370 Fax: 902-895-4622

Toll Free: 1-800-565-6371

nscllc@novascotia.ca

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

74 Research Drive, Lorraine Building, Bible Hill, NS B6L 2R2
Truro: 902-893-6370 Kentville: 902-679-6015/6028 Toll Free: 1-800-565-6371
Fax: 1-902-895-4622 Email: nsclic@novascotia.ca

Canada-Nova Scotia Wildlife Compensation Program APPLICATION FORM

PART A – Applicant

Name	
Address	Postal Code
Civic Address	☎ Home
SIN/Tax ID#	☎ Cellular
Email Address	☎ Fax
Farm Registration Number	
Contact Person	Contact ☎

PART B – Claim for Compensation

Damage caused by: _____	
Damage caused to (commodity): _____	Date damaged 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 If yes, 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 its agents to inspect the damage and verify this information as required.

For the purpose of administering this program, the Nova Scotia Crop and Livestock Insurance Commission may share the information it collects from me to meet the requirements of its cost sharing agreements or as otherwise required by law.






Signature of Claimant

Date (DD/MM/YYYY)

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POULTRY APPLICATION FORM

CLIENT IDENTIFICATION		
Name		
Farm Name	Farm Location	
Mailing Address		Postal Code
Civic Address <u>House</u>		Home 
Civic Address <u>Barn 1</u> (If you have multiple barns please complete on reverse side)		Cellular 
Type of Operation:	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation	Barn 
SIN/Tax ID#		Fax 
E-mail	Contact Person	Contact 

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

If yes, indicate Contract 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 form from my applicable commodity association or marketing board. I authorize the Commission to provide a copy of my certificate of insurance and premium bill to any organization paying the premium owing on my behalf.

Signature

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

Please submit an Application Supplement Form with this application.

Signature of Applicant _____

Date _____

OFFICE USE	
Effective Date	Contract No.

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 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)	

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

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PROOF OF LOSS FORM

Insured Person: _____

Contract No: _____

Insurance Plan: _____

Crop Year: _____

1. Date when notice of loss or damage was given: _____

2. Date or period when loss or damage occurred: _____

3. Specific location where loss or damage occurred: _____

4. Indicate percentage of loss caused by each peril totaling 100%. NOTE: Some perils not applicable to all crops.		5. Briefly describe loss damage
%	excessive moisture	
%	drought	
%	snow	
%	spring frost	
%	fall frost	
%	flood	
%	excessive heat	
%	winter injury	
%	hail	
%	wind	
%	wildlife	
%	insects (specify)	
%	disease (specify)	
%	unavoidable pollination failure (tree fruit, blueberries, strawberries only)	
%	adverse weather (blueberries, maple, strawberries only)	
%	absence of temperature cycling during collection period (maple only)	

NOTE: PLEASE SUBMIT WEIGHT SLIPS

6. Total actual production from this crop: _____ (units: lbs., kg., cwt., bu.)

7. I hereby warrant that:

a) the statements made above are true to the best of my knowledge and belief, and I authorize the Commission to verify yield information as required; and

b) the loss or damage to the crop for which this claim is made was not caused by negligence, misconduct or poor farming practices of the insured person, his agents or employees or, unless otherwise stated in paragraphs 4 or 5, by a peril not insured under this policy.

Date (DD/MM/YYYY)

Insured person, agent, assignee

The preparation and furnishing of this form, or any other act of any agent or member of the Nova Scotia Crop and Livestock Insurance Commission, shall not be considered an admission of liability on the part of the Commission, or a waiver of any of its rights.



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REQUEST FOR TRANSFER OF INSURANCE COVERAGE

Name of Insured Person: _____ Contract No.: _____

Mailing Address: _____ Postal Code: _____

Civic Address: _____ Phone ☎: _____

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 insurance coverage to that person for the remainder of the crop year now in effect.

My original contract of insurance will be terminated when the application from the new owner is approved.

I understand that if the new owner declines to assume my current insurance coverage, or is determined to be uninsurable by the Commission, the premium shall be deemed earned and payable by me.

Signature

Date

Name of Applicant _____

Mailing Address _____ Postal Code _____

Civic Address _____ Phone ☎: _____

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 the insurance coverage to me for the remainder of the crop year now in effect. I agree to complete a new application for insurance in my name and 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



August 3, 2021

APPLICATION FORM – WEATHER PLAN FOR FORAGE

CLIENT IDENTIFICATION	
Name	
Farm Name	Location
Mailing Address	Postal Code
Civic Address	☎ Home
Type of Operation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation	☎ Cellular
SIN/Tax ID#	☎ Barn
Email Address	☎ Fax
Contact Person	Contact ☎

Do you currently have crop insurance? ☐ Yes ☐ No If yes, indicate contract no. _____

Do you currently have dairy insurance? ☐ Yes ☐ No

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	Field Name – PASTURE:	ACRES
Total Fodder Acres		Total Pasture Acres	

Total Acres (Fodder and Pasture)_____ (If space is insufficient, please use reverse side)

Select one coverage period: ☐ May 1 to June 30

☐ May 1 to July 31

☐ May 1 to August 31

Additional Rain Coverage

☐ Yes ☐ No

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

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

Please select the weather station nearest your farm location:

☐ Sydney ☐ Charlottetown ☐ Parrsboro ☐ Lunenburg County

☐ Baddeck ☐ Colchester County ☐ Halifax County ☐ Greenwood

☐ Antigonish ☐ Nappan ☐ Halifax Airport ☐ Kentville

☐ Shearwater ☐ Yarmouth

PREMIUM	
Premium payment in full is due by July 1. 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 agree to the conditions outlined on the reverse of this application form.	
Signature of Applicant	Date
Commission Representative	
OFFICE USE	
Effective Date	Contract No.

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 Nova Scotia Crop and Livestock Insurance Commission using the premium rate schedule for the current year.
3. If my application is accepted by the Nova Scotia 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.
4. For the purpose of administering this insurance program, the Nova Scotia Crop and Livestock Insurance Commission may share the information it collects from me to meet the requirements of its cost sharing agreements or as otherwise required by law.

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	

FINAL ACREAGE DECLARATION REPORT

ACREAGE LOSS PLAN

Name:

Contract Number:

Address:

Field Name or Number	Crop	Cultivar	Ha <input type="checkbox"/> Ac <input type="checkbox"/>	Planting Date	Planting Rate	Intended Harvest Date

Is the area listed on this form the total area seeded to crops covered under this plan? ☐ Yes ☐ No If no, please explain.

Please provide a sketch of field locations on the reverse of this form.

DATE:

SIGNATURE:

Field Sketch

Please provide a sketch showing the location of the fields listed in this report.

This image shows a full page of blank graph paper. The grid consists of small, equal-sized squares formed by thin black lines. There are no margins, text, or other markings on the page. The grid covers the entire area from edge to edge.