

Part VI · Vegetable Crops Insuring Agreement

Value For Acre Basis

A. General

This Part applies to broccoli, cabbage, cauliflower, celery, lettuce, parsnips, fresh market tomatoes and fresh market sweet corn, as defined in this Part.

Agricorp agrees to pay the indemnities set out in this Part for loss of or damage to an insured crop caused by an insured peril, in accordance with the provisions of this Part and any Production Insurance Document applicable to the insured crop.

The limits on the amounts payable under this Part are shown in the Application as approved by Agricorp, or the confirmation of insurance, or Renewal Notice applicable to the insured crop.

Except as specifically provided otherwise, the provisions of Part I of the Contract apply to this Part. Where there is any conflict between the provisions of Part I and the provisions specifically set out in this Part, or between the provisions of Part I and the provisions of any production insurance document to which this Part applies, this Part or the production insurance document, as the case may be, take precedence.

Where there is any conflict between a provision in this Part and a provision in a production insurance document to which this Part applies, the provisions in this Part take precedence.

All acres of insurable crop must have been offered to Agricorp for insurance in order for this Part to apply.

Except where provided otherwise, the insurance provided by this Part shall be in force for the crop year in respect of which it is made, and shall continue in force for each crop year thereafter until it is cancelled or terminated in accordance with the terms of the Contract.

The insurance provided by this Part is subject to such additional conditions or limitations as may be set out in an applicable Production Insurance Document.

B. Definitions

In this Part:

- "broccoli" means both fresh market and processing-type production.
- "cabbage" means both fresh market and processing-type production.
- "cauliflower" means both fresh market and processing-type production.
- "celery" means both fresh market and processing-type production.
- "fresh market sweet corn " means sweet corn intended for sale on the fresh market.
- "fresh market tomatoes" means tomatoes intended for sale on the fresh market.

- "lettuce" means both fresh market and processing-type production.
- "parsnips" means both fresh market and processing-type production.

C. Insured Perils

Except where otherwise provided, the insurance provided by this Part applies only during the period from seeding or planting until harvest. Loss or damage due to storage conditions, howsoever caused, is not insured.

The insured perils that apply to the crops insured under this Part are as set out below.

broccoli: drought, excessive heat, excessive rainfall, flood, freeze, frost, hail, wildlife, wind, and insect infestation and plant disease provided good farm management practices are followed.

cabbage: drought, excessive heat, excessive rainfall, flood, freeze, frost, hail, wildlife, wind, and insect infestation and plant disease provided good farm management practices are followed.

cauliflower: drought, excessive heat, excessive rainfall, flood, freeze, frost, hail, wildlife, wind, and insect infestation and plant disease provided good farm management practices are followed.

celery: drought, excessive heat, excessive rainfall, flood, frost, freeze, hail, wildlife, wind, and insect infestation and plant disease provided good farm management practices are followed.

fresh market sweet corn: drought, excessive rainfall, flood, freeze, frost, hail, wind, wildlife, and insect infestation and plant disease provided good farm management practices are followed.

fresh market tomatoes: drought, excessive heat, excessive rainfall, flood, freeze, frost, hail, wind, wildlife, and insect infestation and plant disease provided good farm management practices are followed.

lettuce: drought, excessive rainfall, flood, freeze, frost, hail, wind, wildlife, and insect infestation and plant disease provided good farm management practices are followed.

parsnips: drought, excessive heat, excessive rainfall, flood, freeze, frost, hail, wind, wildlife, and insect infestation and plant disease provided good farm management practices are followed.

D. Final Acreage Reporting

The Insured shall report to Agricorp in each crop year the final acreage planted immediately following completion of seeding or planting and not later than ten days after the planting deadline.

E. Production Shortfall Indemnity

Agricorp will pay a production shortfall indemnity where, as a result of an insured peril, harvested production is less than guaranteed production. The amount of indemnity payable will be determined in accordance with the provisions of the Contract including, but not limited to, all limitations on insurable acreage or insurable crops, deductibles, and any other restriction on the amount payable, and on the basis of the applicable coverage level.

F. Reseeding or Replanting Benefits

This section applies to broccoli, cabbage, cauliflower, celery, parsnips, fresh market sweet corn and fresh market tomatoes. There is no reseeding or replanting benefit for lettuce.

Where it is necessary to reseed or replant an insured crop because of damage to an insured crop occurring before the applicable reseeding or replanting deadline and caused by an insured peril, Agricorp shall pay reseeding or replanting benefits in respect of any insured crop to which this benefit applies in accordance with the provisions of the Contract.

Reseeding or replanting benefits are paid whether the crop is reseeded or replanted to the same crop or to any other crop. If it is reseeded or replanted to the same crop, insurance will continue on the total number of acres planted to that crop. If it is reseeded or replanted to a different insurable crop, it will be insured as well, provided that the Application for insurance on that crop was made by the applicable deadline, or an Application was made for the Unseeded Acreage Benefit.

The reseeding or replanting benefit is paid based on the crop that was originally planted. The total number of acres on which a reseeding or replanting benefit is paid in a crop year shall not exceed the total number of insured acres originally planted for that crop.

In the event that the reseeding or replanting rate is less than the full recommended rate, this benefit will be prorated by the ratio of the rate used to the full recommended rate.

Permission to reseed or replant must be provided by Agricorp prior to reseeding or replanting for this benefit to apply.

The reseeding or replanting must be completed by the dates specified by Agricorp and provided to the Insured.

If an insured peril significantly damages an insured crop prior to the planting deadline, the Insured will be compensated for the costs of reseeding or replanting up to the maximum set out in and in accordance with the provisions set out by Agricorp and provided to the Insured.

Final replanting or reseeding dates are as set out in the applicable Production Insurance Documents.

The minimum acreage eligible for a reseeding or replanting benefit is one acre.

The Contract of Insurance Terms and Conditions are available by calling 1-888-247-4999 or by visiting www.agricorp.com (Version française disponible)





