

## Title: MASC Forage Establishment Insurance for Spring Plantings

*Submitted by Manitoba Agricultural Services Corporation*

A lot can happen to a newly planted forage crop in a Manitoba spring. It can flourish with the right conditions and become a highly productive forage crop to feed your livestock, to sell on the markets, and so on. But with less ideal conditions – too dry, too wet, too many hungry insects, etc. – a newly planted forage crop can fail to establish.

The Manitoba Agricultural Services Corporation (MASC) recognizes how a failed forage crop can put added pressures on a producer; financial pressures, if the intention was to sell the production, and agricultural pressures if the crop was meant to feed on-farm livestock in the years to come.

To mitigate the risks of a failed forage crop, MASC offers Forage Establishment Insurance (FEI). Summarized, the forage grower is paid an indemnity of \$40 (low coverage) or \$80 (high coverage) per acre if an insured forage crop fails to establish. See below for details.

### Eligibility

You're eligible to insure a newly planted forage crop under the FEI program if you currently hold an AgrilInsurance contract and you've incorporated the seed by mechanical means. If you plant the FEI crop more than three days after planting a cover crop, MASC may inspect to verify the cover crop has not been excessively damaged.

You must select FEI on or before March 31, the last day to apply for or make changes to your AgrilInsurance contract. FEI is an ongoing program, and renews automatically each year until you cancel the option.

### Eligible Crops

For spring plantings, any combination of alfalfa, clover, sainfoin, perennial ryegrass and other perennial grasses (excluding native grasses) are eligible for FEI coverage. Spring plantings must be in the ground by June 25. Spring seeded perennial ryegrass must be seeded with a companion crop.

For fall plantings, perennial ryegrasses (excluding perennial ryegrass seed), alfalfa, sainfoin and clover must be seeded between July 25 and August 15. Perennial ryegrass seed must be planted between August 10 and September 5. Fall seeded alfalfa, perennial ryegrass seed, sainfoin and clover must be planted without a companion crop.

In all cases, all acres of newly planted eligible forage establishment crops must be insured by AgrilInsurance if FEI is selected for coverage.

For clarity, birdsfoot trefoil, native grasses and annual ryegrass are NOT eligible for FEI coverage.

### FEI Coverage and Premiums

When you sign up for FEI, you can select either a low dollar coverage (\$40 per acre) or high dollar coverage (\$80 per acre). Premiums reflect the dollar coverage you've selected, and are shared 40 percent by the producer, 36 percent by the Government of Canada and 24 percent by the Province of Manitoba.

### FEI Claims

MASC deems the establishment of a forage crop a failure when the crop has failed to attain at least 75 percent ground cover of tame species.

If you believe your FEI-insured forage crop has failed to establish, contact your local MASC Insurance Agent before June 25 of the year following planting. Claims submitted between June 25 and June 30 will be accepted, but subject to a late fee. No claims will be accepted after June 30.

In all cases, MASC must inspect the crop prior to it being destroyed or overseeded to be eligible for a claim. Depending on the severity of non-establishment, you will receive an indemnity. Indemnities are dependent on whether the claimed acres were reseeded, overseeded or destroyed.

For more information about Forage Establishment Insurance, talk to your local Insurance Agent or visit **[www.masc.mb.ca](http://www.masc.mb.ca)**