



May 2023

Dear Landlord:

Enclosed is a Manitoba Agricultural Services Corporation (MASC) **Application for Hail Insurance** and instruction sheet, which includes the premium rates and coverages for all eligible crops. You may purchase Hail Insurance at any time during the crop year, but you should consider applying early to ensure your investment is protected for the entire growing season. The premium cost remains the same no matter when you apply. The policy provides coverage for losses caused by hail and fire.

Dollar selections on a per acre basis are as follows: all crops (excluding potatoes, vegetables, and strawberries) - \$200, \$300, and \$400; potatoes - \$250, \$500, \$750; vegetables - \$1,000, \$1,500, \$2,000; and strawberries - \$1,000, \$2,000, \$3,000. Please be aware that you can only insure your share of the crop. Therefore, if you have a crop share of 0.333 and you select \$200/acre of hail coverage, you will only be insured for \$66.60/acre ($200 \times 0.333 = 66.60$). You only pay the applicable share of the premium.

Hail Insurance is available for all insurable crops regardless of whether the crop is selected for AgrilInsurance. You must have an AgrilInsurance contract to qualify for MASC's Hail Insurance program.

If you wish to purchase Hail Insurance, complete the enclosed application. If you pay your premium within three business days of applying or by July 31 if you selected the Continuous Hail Insurance Option (CHIO), you will receive a five per cent premium reduction. CHIO participants also qualify for an additional two per cent discount off their base premium, increasing one per cent for each year of continuous participation to a maximum of five per cent. Applications can be mailed or faxed, delivered in person, or completed by telephone.

If you have selected CHIO, you will not receive a hail application as you automatically have Hail Insurance at the highest dollar coverage offered for all the eligible crops listed on your tenant's Seeded Acreage Report (SAR). A Statement of Hail Insurance confirming these crops will be sent to you when your tenant's SAR is processed. Hail Insurance coverage for the eligible crops commences as soon as the crop emerges. If you want Hail Insurance on any of the crops not covered by CHIO (if not previously selected), you **MUST** complete a separate hail application. Optional CHIO crops are *potatoes, perennial ryegrass seed, pedigreed timothy seed, annual ryegrass seed, tall fescue seed, alfalfa seed, greenfeed, rutabagas, cooking onions, parsnips, carrots, organic crops, silage corn, and strawberries*.

In the event of a claim (i.e. AgrilInsurance or Hail Insurance), you may defer such payment up to a maximum of one year. You must advise MASC prior to claim payment. **Cheques cannot be returned once issued.**

If you have any questions or require assistance in completing the application form, please contact MASC. The phone number for MASC is printed on the bottom of your Application for Hail Insurance.