

MASC Insurance Options for Forages

Introduced in 2014, MASC's new AgrilInsurance programs for forages provide a number of options to meet the needs of Manitoba's livestock and hay producers. Producers can choose between Select Hay Insurance or Basic Hay Insurance, as well as other features.

Select Hay Insurance

Select Hay Insurance provides insurance protection for yield and quality losses on Alfalfa, Alfalfa/Grass Mixtures, Tame Grasses, Sweet Clover and Coarse Hay on an individual crop basis (no offsets between hay types for coverage and claim calculations).

- Coverage levels of 70% or 80% are available.
- Coverage is calculated on the Individual Coverage (IC) system, which will be more responsive to an individual producer's actual yield.
- Each hay type has a Relative Feed Value (RFV) guarantee.

Basic Hay Insurance

Basic Hay Insurance provides lower cost whole-farm forage insurance for when a forage yield shortfall occurs due to designated perils (no quality (RFV) guarantee).

- Coverage is based on 80% of the long-term average yield.
- Coverage levels of \$67 per tonne (high dollar value) or \$40 per tonne (low dollar value) are available
- Coverage is also calculated on the Individual Coverage (IC) system making it more responsive to an individual producer's actual yield.

Additional Options Available

Enhanced Quality Option – provides a higher RFV guarantee for insured alfalfa producers under Select Hay Insurance.

Harvest Flood Option – provides coverage for Coarse Hay if a producer is unable to harvest due to wet conditions at harvest time. Coverage levels of \$35 per acre (high dollar value) or \$20 per acre (low dollar value) are available.

Other Insurance Benefits for Forages

The following benefits are automatically included with either Select Hay or Basic Hay Insurance for no additional premium charge:

Forage Restoration Benefit – compensates for damaged tame forage (Alfalfa, Alfalfa/Grass Mixtures and Tame Grasses) acres due to excess moisture at \$80 per acre.

Hay Disaster Benefit – provides additional compensation during severe province-wide forage shortfalls – when triggered, this benefit will pay \$40 per tonne of the shortfall for producers with a claim.

March 31 is the deadline to apply or make changes to your AgrilInsurance coverage selections. For more details, contact your local MASC Insurance office or visit masc.mb.ca/forages

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