

## SECTION B - Apple Production Insurance

1. The insured will not receive a provincial benchmark but must supply production data for a minimum of two consecutive years immediately prior to the year production insurance is requested, which will be used to determine the insured's probable yield.
2. The probable yield is based on the insured's weighted average production during the 10-year period prior to the crop year being insured; production for non-insured years must be from consecutive years prior to insuring.

DATE	TOPIC	REQUIREMENTS and/or EFFECTS																
Nov. 30	Application deadline	All areas with trees aged 6 years or over must be included.																
	Required deposit	15 - 50% as per subsection 13(2)																
	Perils insured against	See section 8																
	Coverage adjustment - the number of acres applied for will be adjusted for establishing orchards, i.e. with trees planted from 6 to 12 years earlier.	<p>a) Adjustment based on age of trees:</p> <table border="1"> <thead> <tr> <th>Tree Age</th> <th>Adjustment Factor</th> </tr> </thead> <tbody> <tr> <td>6 years</td> <td>0.14</td> </tr> <tr> <td>7 years</td> <td>0.28</td> </tr> <tr> <td>8 years</td> <td>0.42</td> </tr> <tr> <td>9 years</td> <td>0.56</td> </tr> <tr> <td>10 years</td> <td>0.70</td> </tr> <tr> <td>11 years</td> <td>0.84</td> </tr> <tr> <td>12+ years</td> <td>1.00</td> </tr> </tbody> </table> <p>Trees will be deemed 12 years old if the year of planting cannot be documented to the satisfaction of the Corporation.</p> <p>b) Adjustment for any planting missing more than 5% of the trees will be adjusted accordingly.</p>	Tree Age	Adjustment Factor	6 years	0.14	7 years	0.28	8 years	0.42	9 years	0.56	10 years	0.70	11 years	0.84	12+ years	1.00
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Stage I and Stage II indemnity rates do not apply to this crop.																		
Stage III indemnity		Indemnity equals the shortfall in the production at the selected unit price (see section 25).																
Oct. 25	Final date for harvest	Subsequent field losses are at the insured's risk.																
Nov. 15	<b>Final date for filing PROOF of LOSS in writing.</b>																	
<p>Production to count will be based on:</p> <p>(a) pounds of U-pick apples sold;</p> <p>(b) pounds of fresh packed Canada Fancy apples sold or in storage;</p> <p>© pounds of processed or juice apples sold or in storage with a quality adjustment based on price ratio compared to fresh packed; or</p> <p>(d) yield measurements prior to harvest based on estimated pounds per tree and allowing for normal drop rates of 10%; subsequent losses due to wind prior to October 25 will require new estimates to determine the actual loss.</p> <p>Conversion of marketing from fresh packed apples to U-pick apples or reverse will result in adjustments to probable yield as follows:</p> <p>(a) from fresh packed apples to U-pick apples will have the probable yield based on previously harvested production multiplied by <math>\frac{3}{4}</math> (or 75%);</p> <p>(b) from U-pick apples to fresh packed apples will have the probable yield based on previously harvested production multiplied by <math>\frac{4}{3}</math> (or 133.3%).</p>																		