

SCHEDULE D

Broccoli AND Cauliflower By-Pass PLAN

This Schedule D, Broccoli and Cauliflower By-Pass Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to insurance of broccoli and cauliflower.

1. The Broccoli and Cauliflower By-Pass Plan is an addition to Schedule A - Part I Cole Crops (processing broccoli and cauliflower). The plan covers losses due to an insurable peril (as designated in section 8) and only occurs once an insured has exceeded his or her total guarantee production as per the statement of account. Indemnity payments are paid on measured acres and at the coverage selected.
2. Program requirements:
 - (a) processor will require participation in production insurance and By-Pass Plan as part of their contract;
 - (b) all producers must participate in production insurance and purchase maximum coverage;
 - (c) all producers must participate in the By-Pass Plan;
 - (d) all premiums are due at the time of application.
3. Program payments:
 - (a) no by-pass payment will be made if the loss is covered by a production insurance agreement;
 - (b) by-pass payments will not be made on an area where harvest has begun;
 - (c) indemnity payments will only be made on an area where pre-harvest destruction occurs on an area greater than one (1) acre;
 - (d) indemnity payments will be limited to the funds available in the pool.
4. Coverage options:

Compensation for by-passed acreage is on a per acre basis. The insured may choose from two levels of compensation, per crop:

Broccoli	\$650 / ac.
or	\$500 / ac.
Cauliflower	\$1,300 / ac.
or	\$1,000 / ac.

 - The premium rate will be 10% of the insured value. The insured value is equal to (# acres) x (elected compensation/acre). Premiums are cost shared 40% by the producer and 60% by the province.