

PART XVIV – STRAWBERRIES

This Schedule A, Strawberries Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to strawberries.

1. The purpose of this plan is to provide insurance for strawberry plants damaged as a result of the following perils:
 - (a) winter injury or winter kill;
 - (b) ice or snow damage;
 - (c) late spring frost;
 - (d) other perils as designated in section 8.
2. The crop year for strawberries is the period from December 1 in any year to June 30 of the following year.
3. The application deadline for insurance for strawberries is November 30 prior to the start of the crop year.
4. For the purpose of production insurance, 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.
5. For the purpose of this plan, Year 1 production is the acreage planted during the summer of the year prior to harvest and represents an insurance period from December 1 in the establishment year to June 30 of the following year. Year 2 and 3 production are the subsequent years following Year 1.
6. Actual planted acres of Year 1, 2 and 3 production shall be determined by the Corporation before the plants are covered, or by November 15, by taking into consideration the number of healthy strawberry plants per acre or hectare. Acres will be adjusted using a standard of seven viable plants per 10-foot of row or 7,500 plants per acre.
7. In order to be eligible for winter kill protection,
 - (a) strawberry plants shall only be insured if they were planted from varieties approved for use in the province and were planted before June 15 in the establishment year;
 - (b) all strawberry stands shall be inspected in the fall before they are covered with straw;
 - (c) plants shall be covered with a straw cover before December 15 and this cover shall be adequate to completely cover the plants;
 - (d) crop cover shall be removed from the plants by May 15 and must be done so viable and damaged plants can be identified;
 - (e) a notice of loss shall be filed pursuant to section 19;
 - (f) the insured must notify the Corporation within five days of discovering damage from one or more of the insured perils;
 - (g) winter killed plants must be removed from the production stand, the insured shall notify the Corporation five days prior to the removal of such plants and damaged plants shall be inspected by an agent of the Corporation before being removed.
8. In order to be eligible for blossom damage protection,
 - (a) the strawberry plants must have survived the winter and be viable plants by May 15;
 - (b) the plants must have blossom damage that occurred between May 15 and June 30 such that it removes the potential for fruit development or results in fruit that is misshapen or undeveloped and is thus unsaleable;
 - (c) the insured shall contact the Corporation when the damage occurs and shall allow the Corporation staff to evaluate the loss over the harvest period.
9. In order for the Corporation to offer insurance coverage for the above crop, there must be 25% of the total commercial strawberry acreage insured and there must be a minimum of 10 growers enrolled in a given year or the plan will be cancelled and any growers who had signed up will have their policy cancelled and premiums refunded.

Stage II	Blossom damage	Maximum indemnity rate	30%
Coverage Adjustments -			
Determination of loss	AND		
		Adjustment factors for blossoms lost	
		Condition	Adjustment Factor
		95% to 100% plant loss	0.85
		85% to 95% plant loss	0.75
		75% to 85% plant loss	0.65
		65% to 75% plant loss	0.55
		55% to 65% plant loss	0.45
		45% to 55% plant loss	0.35
		35% to 45% plant loss	0.25
		25% to 35% plant loss	0.15
		20% to 25% plant loss	0.05
		Winter kill losses: The percentage of plants lost to winter kill will be calculated in the spring once the survival of the crop has been determined or by June 5, whichever is earlier.	
		Blossom damage: Late spring damage to blossoms that affects fruit set is an insurable loss. Only blossom damage to viable plants will be eligible and the damage must occur between May 15 and June 30 of the production year.	
July 20	Notwithstanding subsection 20(1), this is the final date for filing PROOF of LOSS in writing.		