

PART XXI - WHOLE FARM (Basket of) CEREAL CROPS
Spring Cereal Grain and Protein Feed Crops

This Schedule A, Whole Farm Cereal Crops Plan, forms an integral part of the PRODUCTION INSURANCE AGREEMENT and as such contains supplementary information specific to spring cereal grain and protein feed crops.

1. The purpose of this plan is to provide an option to select full yield offset between ALL spring cereal grain and protein feed crops insured and the associated reduction in premium rates, depending on the mix of crops grown. Crops included in the Basket are barley, oats, mixed grain, feed wheat, milling wheat and soybeans.
 - (a) for the Whole Farm Cereal Crops Plan, the insured value guarantee equals the sum of the insured guaranteed for each individual crop.
 - (b) an indemnity is payable only if the total insured value for all insured crops is less than the insured value guarantee as described in clause 2(a).
2. The plan is restricted to the insured's growing two or more of the crops recognized as individual crops for the purpose of production insurance.
3. The reduction in premium rates will be established using methodology recommended by an actuary and approved by Agriculture Agri-Food Canada and will be restricted to the tables applicable for 2004/05 and subsequent years.
4. The insured must select one coverage level and one level of unit price (i.e.: high; medium; low) for all crops insured under this plan.

WHOLE FARM CEREAL CROPS — DISCOUNT TABLE

(80% & 90% coverage)

% Insured Value Major or Dominant crop:

% Insured Value Secondary crop:

PERCENT REDUCTION in the BASIC PREMIUM RATE based on the PROPORTIONAL INSURED VALUE of the DOMINANT and SECONDARY CROP GROWN

% Insured yield

GROUP	From Dominant crop		From Secondary crop group								
	0-5	5-10	10-15	15-20	20-25	25-30	30-35	35-40	40-45	45-50	
15-20%			49								
20-25%			54	49	43						
25-30%			53	49	43	42					
30-35%			53	49	43	42	35				
35-40%			49	42	42	35	35	34			
40-45%			49	42	42	35	34	34	34		
45-50%		52	48	42	34	34	34	34	33	22	
50-55%		51	41	41	34	34	33	33	33	22	
55-60%		51	41	34	34	33	33	22			
60-65%		46	40	33	33	32	21				
65-70%		45	33	32	32	21					
70-75%	48	39	32	31	20						
75-80%	43	31	31	20							
80-85%	36	30	19								
85-90%	29	18									
90-95%	17										