



UNHARVESTED ACRES: WHAT PRODUCERS NEED TO KNOW AS SPRING APPROACHES

The 2019 harvest season will be remembered for the very challenging conditions it presented to producers, including poor harvest weather and early snowfall. This unseasonable harvest weather resulted in over one million insured acres remaining in the field at the onset of winter.

In response to these challenges, Agriculture Financial Services Corporation (AFSC) extended the period of insurance past November 30, 2019. With the extension, the period of insurance ends:

- when the crop is harvested,
- when the unharvested acres are released by AFSC after a pre-harvest inspection, or
- June 15, 2020, whichever occurs earliest.

This extension offers producers continued coverage on their insured unharvested crops until harvest can be completed this spring.

In many circumstances, snowed-under crops are harvested in the spring and most of these crops can be sold or fed. AFSC recognizes some of these crops may be severely discounted in the marketplace for various reasons, and this factor is taken into account when crop insurance claims are settled.

There will be regions in the province where spring combining is not an option. If this is the case, producers will need to contact their AFSC branch office to setup a pre-harvest inspection, so that the yield can be assessed on these crops and used in the final settlement of their claim.

Q&As

What happens if I am not going to combine my unharvested acres in the spring?

If some or all of your unharvested acres of an insured crop are not going to be combined—but will be managed in another manner (baled, burned, plowed down, grazed), you need to contact AFSC and arrange for a yield assessment. Once AFSC has completed a yield assessment and released these acres, you can manage the unharvested acres.

Am I eligible for wildlife damage on my unharvested crop over winter?

The Wildlife Damage Compensation Program provides coverage for clients who suffer crop loss or degradation caused by specified wildlife. You do not have to have an annual crop insurance policy with AFSC to apply for a claim. Only crops eligible for crop insurance are eligible for Wildlife Damage Compensation Program benefits.

If harvest was considered delayed in your area due to the onset of winter, you may be eligible for compensation for wildlife damage that occurred over the winter. Before the unharvested acres damaged by wildlife are combined, or managed in another manner (baled, burned, plowed down, grazed), you will need to contact AFSC and arrange for the completion of a Wildlife Damage Compensation Program assessment and have AFSC release these acres.

What are the key points I need to keep in mind as I deal with my unharvested acres?

1. If an insured producer decides not to combine their crop, but instead manages it in another way (baled, burn, plowed down, graze), they need to contact AFSC and ask for a pre-harvest assessment to establish the yield.
2. If an insured producer has unharvested acres with wildlife damage, they should contact AFSC to ask for a simultaneous assessment of both the crop and wildlife damage.
 - a. Producers are requested to ask for their assessment two weeks in advance, at minimum, so their assessment can be scheduled before they take action to put their crop to their selected end use.
 - b. Only wildlife excreta (large game and upland birds) is eligible for indemnity and mouse excreta is not.
3. To speed up unharvested acres inspections, farmers should provide AFSC with the location of the damage on their crop and estimated yield potential for the unharvested acres.
4. If producers are able to spring combine their unharvested crops, they have until June 15 to submit a revised Harvested Production Report.

What if I cannot sell my spring harvested crop because of its quality?

AgrilInsurance compensates producers for grade loss for most crops types. If you are not able to sell your production due to grade loss, you will be required to provide AFSC with two rejection letters from primary or terminal elevator.

The Wildlife Damage Compensation Program provides compensation for market loss excreta contamination. The program also compensates producers for market value loss. Check with your local AFSC office for more details.

What if I have unpaid Crop Insurance Premiums from 2019 crop year?

Crop insurance premiums are an integral part of the AgrilInsurance program's actuarial principals. AFSC has a generous credit policy regarding crop insurance premiums. Premiums are due and owing when the Statement of Coverage and Premiums are issued in late June or early July.

A two per cent discount is offered for any payments received within 15 days of the original Statement of Coverage and Premium being issued. Interest does not start to accrue until September of that crop year. Premiums are expected to be paid in full by December 31 of that crop year.

AFSC has been working with producers who have unpaid premiums and unharvested crops to reach amicable repayment arrangements. To remain eligible for crop insurance coverage for the 2020 program year, outstanding premiums for the 2019 crop year need to be paid in full by April 30, 2020.

What if I am experiencing cash flow issues?

Producers who need quick access to capital for the 2020-2021 crop year may be able to access cash through the federal Advance Payment Program (APP). Information about the APP is available in this [FAQ](#), or you can [find an APP administrator](#) or view updated information on the Government of Canada's [Stay of Default for eligible farmers](#) announcement.

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