

2018 MANITOBA HAIL RATES

\$300 PER ACRE MAXIMUM

Per Legal Land Description No Exceptions

PAYMENT OPTIONS:
*******NO CREDIT CARDS*******
Option A: Cash Premium (Current Date on Cheque)
Option B: Interest Free Post Dated Cheque for AUG 15TH
Option C: 5% Cost of Credit Charge Dated OCTOBER 1
Actual Interest Rate is calculated as follows: (365 days x 5) / Number of Days to October 1st

POLICY EXPIRES OCTOBER 15TH CROP SURCHARGES

ALFALFA – HAY BARLEY/BARLEY SILAGE CANARY SEED CORN DURUM FLAX FODDER *FORAGE CROPS HAY MIXED GRAIN OATS POTATOES RYE SAFFLOWER – SEED SUGAR BEETS SUNFLOWERS TRITICALE WHEAT	BASIC RATE
CANOLA	1.2 X BASIC RATE
CHIP POTATOES SOYBEANS	1.5 X BASIC RATE
LENTILS	1.6X BASIC RATE
BEANS (EXCEPT SOYBEANS)	1.75 X BASIC RATE
MIXED GRAIN & LEGUME PEA SILAGE	2 X BASIC RATE
PEAS	2.25 X BASIC RATE
ALFALFA SEED	2.5 X BASIC RATE
MUSTARD	2.75 X BASIC RATE
BERRIES BUCKWHEAT CHICK PEAS CLOVER SEED HERBS & SPICES HEMP GRASSES GROWN FOR SEED	3 X BASIC RATE

*Forage Crops Grown for Fodder: Liability covers PRO RATA on each cut unless specified otherwise at time of application

DEDUCTIBLE FACTORS

10S (STRAIGHT DEDUCTIBLE)	75% X BASIC RATE
25S (STRAIGHT DEDUCTIBLE)	50% X BASIC RATE

Note: Assessment of damage to Corn covered under this policy will be determined solely on the basis of plant breakage and defoliation tables. Regardless of end use, loss of grade and quality of seed shall not become a factor in the adjusting process and seed loss will be considered only as it relates to the overall loss of volume to the entire plant.

ADDITIONAL COVERAGES

FIRE COVERAGE: This coverage applies to insured crops during the term of the policy as applicable to each item.

CUT GRAIN COVERAGE: This coverage will apply to: **ALL CROPS.**

SEE REVERSE FOR RATE GRID