

# 2020 ALBERTA HAIL RATES

**\$400 PER ACRE MAXIMUM**  
Per Legal Land Description No Exceptions

<b>PAYMENT OPTIONS</b>
<b>CREDIT CARDS ACCEPTED – NO DISCOUNT \$25,000 MAX</b>
5% DISCOUNT FOR CASH CHEQUE
5% Cost of Note Cheque Dated <b>OCTOBER 1</b>
<b>NO POST DATED INTEREST FREE PERIOD</b>
<small>(Actual Interest Rate is calculated as follows: (365 days x5)/Number of Days to October 1<sup>st</sup>)</small>

## POLICY EXPIRES OCTOBER 31<sup>st</sup> 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	<b>BASIC RATE</b>
CANOLA	<b>1.2 X BASIC RATE</b>
CHIP POTATOES SOYBEANS	<b>1.5 X BASIC RATE</b>
LENTILS	<b>1.6 X BASIC RATE</b>
BEANS (EXCEPT SOYBEANS)	<b>1.75 X BASIC RATE</b>
MIXED GRAIN & LEGUME PEAS (FIELD), PEOLA, PEA SILAGE HEMP CAMELINA	<b>2 X BASIC RATE</b>
MUSTARD	<b>2.75 X BASIC RATE</b>
ALFALFA SEED BERRIES BUCKWHEAT CHICK PEAS CLOVER SEED HERBS & SPICES GRASSES GROWN FOR SEED	<b>3 X BASIC RATE</b>

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

## DEDUCTIBLE FACTORS

10D (DISAPPEARING AT 40%)	85% X BASIC RATE
20D (DISAPPEARING AT 60%)	65% X BASIC RATE
25S (STRAIGHT DEDUCTIBLE)	50% X BASIC RATE
10IP (DEDUCTIBLE WITH INCREASING PAYMENT)	75% 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.**