

Sustainable Canadian Agricultural Partnership

Competitive. Innovative. Resilient.

Canada-Newfoundland and Labrador AgrilInsurance Agreement

Producer Handbook Vegetable Insurance 2025 Crop Year



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1.0 Program Overview

The Canada – Newfoundland and Labrador AgrilInsurance Program is funded by the Sustainable Canadian Agricultural Partnership, a \$3.5-billion, 5-year agreement (2023-2028), between the federal, provincial and territorial governments to strengthen the competitiveness, innovation, and resiliency of the agriculture, agri-food and agri-based products sector. The agreement includes \$1 billion in federal programs and activities and \$2.5 billion in cost-shared programs and activities funded by federal, provincial and territorial governments.

This includes \$1 billion in federal programs and activities and a \$2.5-billion commitment that is cost-shared 60 per cent federally and 40 per cent provincially/territorially for programs that are designed and delivered by provinces and territories.

The objective of this handbook is to outline the roles and obligations of both the Newfoundland and Labrador Crop Insurance Agency and the insured producer (the Insured). There are several resources associated with the AgrilInsurance Program, which can be used in conjunction with this handbook to assist the producer throughout the growing season. These documents offer detailed specifications and contractual obligations for the producer and include:

- Newfoundland and Labrador Crop Insurance Act
- The Canada – Newfoundland and Labrador Agreement for AgrilInsurance

Please note that the Agreement for AgrilInsurance supersedes information contained within this Producer Handbook.

All vegetable producers, regardless of tenure of land, with one or more acres of the insurable crops are eligible to make an application for insurance under this plan. A minimum insurable area of one acre, per farm, is required for participation in the program with a minimum of one-half acre per crop (e.g., one-half acre of potato and one-half acre of cabbage; a total of one acre for the farm is eligible for insurance). All fields of a particular crop must be insured, not just the high-risk areas.

All **applicants** must meet the following eligibility requirements:

- Must be at least 19 years of age.
- Must be an individual or recognized legal entity capable of entering into a contractual agreement with the Government of Newfoundland and Labrador.
- Must be producing crop(s) on land in Newfoundland and Labrador.

AgrilInsurance Premiums are cost-shared between the Federal and Provincial Governments and producers. Producers can purchase coverage at levels of 60, 70 or 80 per cent of their individual average yield. The cost-sharing breakdown is described in Section 7.8.

The following vegetables are insurable crops under the Newfoundland and Labrador AgrilInsurance Program:

- Beet
- Cabbage
- Carrot (Grown on mineral or peat soil - **exclusion: heritage carrots such as Red Chatenay are not eligible for coverage**)
- Parsnip
- Potato (Grown from certified class seed or better; locally grown certified seed as well as imported certified seed are eligible - **exclusion: Russet Burbank is not eligible for coverage**)
- Rutabaga

AgrilInsurance offers financial protection against crop losses due to uncontrollable, natural, insurable perils. Natural perils include drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, hail, snow, wildlife, and any other condition beyond the control of the Insured that results in the loss of a crop or part thereof. The final determination of an uncontrollable natural peril is at the discretion of the Agency.

However, no indemnity shall be given or paid in respect of or resulting from:

- Any area that, in the opinion of the Agency, is not properly prepared by the Insured for seeding or planting (e.g. excessive stone, rock or weeds).
- Loss of crop from insect infestation, plant disease or excessive weeds where the Insured fails to implement a control program acceptable to the Agency, including crop rotation plans, in a timely manner for the control of same.
- Negligence or misconduct of, or application of, poor farming practices or standards by the Insured or employees of the Insured.
- Shortage of labour or machinery or misapplication or improper use of labour, machinery, fertilizer or pesticides by the Insured.

- Failure by the Insured to adhere to planting/harvesting dates as outlined in the Agreement for AgrilInsurance.
- Crop loss due to adverse conditions, of a field situated on a flood plain.

Under the Agreement no indemnity shall apply or be paid unless:

- Total area planted is harvested, or
- Consent of the Agency is obtained in writing for the abandonment or destruction of the crop or any part of it, or the use of the area planted or any part of it for another purpose, or
- Total area or any part of it is unable to be harvested by reason of destruction by a designated peril as defined, or
- The Insured notifies the Agency of any crop loss or damage by a designated peril within five days of the damage becoming apparent and on or before the set deadlines, and
- The Insured's premiums and/or outstanding payments are paid in full.

The Agency reserves the right to accept or reject AgrilInsurance applications from producers. Decisions on AgrilInsurance applications that are rejected or deemed ineligible will be communicated to producers within 60 days of the application deadline.

2.0 Level of Coverage

2.1 60, 70, or 80 per cent

Insurance coverage is available to eligible producers on vegetable crops insured by the Newfoundland and Labrador Crop Insurance Agency. Producers choose the level of coverage – 60, 70, or 80 per cent levels – when they submit their applications to enroll in the insurance program. Applications for coverage are subject to approval by the Agency.

The choice of coverage level determines the amount of the individual's probable yield that will be "guaranteed" or insured.

2.2 Market Price or Cost of Production

There are two unit price options available to insured producers. The first option is the pre-harvest Cost of Production price and the second option is the Market Price.

The Cost of Production (COP) unit price was calculated in 2004 by the Department of Fisheries, Forestry and Agriculture by summing all pre-harvest field expenses (including seed, fertilizer, limestone, pesticides, gas, oil, repairs, hired labour, greenhouse costs, and interest payments on working capital) and dividing the total by the average yield per acre. The values are indexed annually for inflation.

The Market Price (MP) is determined annually by taking 70 per cent of the simple five-year moving average of the average farm price as reported by Statistics Canada or forecasted using previous Statistics Canada data when current year data is unavailable.

3.0 Crop Deadlines

Crops will not be insured if they are planted prior to May 1 in any year. Table 3.1 below lists planting and harvest deadlines.

Table 3.1 Crop Deadlines

Crop	Deadline		
	Planting / Seeding / Reseeding	Harvesting	Storage Inspection
Potato	June 30, 2025	October 31, 2025	Four weeks after Harvesting Deadline
Rutabaga	July 5, 2025	November 10, 2025	Four weeks after Harvesting Deadline
Cabbage-Transplants	June 30, 2025	Refer to "Early, Mid, Late Season" referenced in Section 4.0	Four weeks after Harvesting Deadline
Cabbage-Seed (early season)	June 30, 2025	October 1, 2025	(Not Applicable)
Cabbage-Seed (mid season)	June 5, 2025	October 31, 2025	Four weeks after Harvesting Deadline
Cabbage-Seed (late season)	June 5, 2025	November 15, 2025	Four weeks after Harvesting Deadline
Carrot	June 20, 2025	October 31, 2025	Four weeks after Harvesting Deadline
Beet	June 20, 2025	October 31, 2025	Four weeks after Harvesting Deadline
Parsnip	June 20, 2025	October 31, 2025	Four weeks after Harvesting Deadline

Note: The harvesting **deadline may be imposed earlier** than stated if the Agency determines that the crop is mature and at risk from one or more insurable perils.

Storage inspections may be conducted up to four weeks after the harvesting deadline if the storage losses are related to field problems identified throughout the season.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities, as determined by the Agency, are not eligible for indemnity payments.

Planting, reseeding, harvesting, and storage inspection dates have been set forth by the Crop Insurance Agency. In situations where poor weather delays planting or harvesting, extensions may be available at the discretion of the Agency upon written request from the Insured and approval by federal authorities. The written request must be received by the Agency office in Corner Brook at least five business days before the deadline listed in the above table. A request will only be considered by the Agency if extenuating weather conditions can be demonstrated in the producer's geographic region.

4.0 Responsibilities of Parties

In general, producers are responsible for the following:

- Adhering to terms of the Agreement for AgrilInsurance and the Producer Handbook.
- Keeping invoices related to fertilizer, pesticides and other inputs for all crops in the event that the Insured files a claim. The Agency has the discretion to verify such invoices before approval is granted.
- Granting the Agricultural Inspectors permission to access insured fields in order to properly carry out duties related to the insurance program with or without the presence of the producer. This may include the collection of soil and plant tissue samples for diagnostic analysis.
- Granting the Agricultural Inspectors permission to access insured fields in order to take soil samples and have them tested in a timely manner for fertilizer and limestone recommendations.
- Ensuring Agricultural Inspectors are made aware of re-entry times for fields being treated with pesticides and/or any potential hazards on the farm.

Failure to adhere to these responsibilities may result in termination of the Agreement for AgrilInsurance and/or denial of any indemnity claim at the discretion of the Agency.

4.1 April

Agency

- Mail-out of the AgrilInsurance application package.

Producer

- Receives the AgrilInsurance application package. Application for AgrilInsurance must be completed, signed, and received at the Corner Brook office by April 30, annually. Producers should check with the Corner Brook office before April 30 to ensure their applications have been received. Late applications will not be accepted.
- The producer must indicate the desired coverage and price option at the time of application.
- The producer must also indicate the drill width for crops included in the insurance application.
- All Applicants must provide soil sample test results for all fields to be insured.
- Returning clients must submit a completed and signed Crop Rotation Plan (with completed Application for AgrilInsurance) to the Corner Brook office before April 30.

4.2 May

Agency

- The Agency will review applications for insurance and notify producers within 60 days if insurance coverage has been denied.
- The Agency will review claims for reseeding benefits and complete on-farm inspections of fields to ensure proper seedbed preparation.
- Producer Handbooks and Agreements for AgrilInsurance are delivered to producers.
- The Agency will follow-up with any producers wishing to insure potatoes to verify a Blight control program acceptable to the Agency is in place. If no acceptable program is in place, then the producer will be referred to an Agricultural Inspector and/or provincial specialists for guidance.
- Signed Agreements for AgrilInsurance are due at the Corner Brook office by May 31.

Producer

- Submit all potato seed tags at the beginning of the crop year to verify certification of the planted crop.

- Submit Blight control intentions to Crop Insurance Agency. Producer may work with Agricultural Inspector to determine appropriate plan.
- Must notify the Agency if there is any significant crop damage.
- Signed Agreements for AgrilInsurance are due at the Corner Brook office by May 31.

4.3 June

Agency

- On-farm inspections of fields to ensure proper seedbed preparation.
- Agricultural Inspector completes GIS mapping of the seeded area and provides a copy to producer for review and signature.
- Test plots are placed in the insured fields – these plots must be left in the field until harvested by the Agricultural Inspector (see Section 8.2 for more information).
- The Agency will review claims for reseeding benefits.
- Agricultural Inspector will follow-up, with an inspection, any Notice of Crop Loss and Request for Inspection as indicated by the producer.
- Will follow-up with potato producers to ensure Blight control programs are in place.

Producer

- Must notify the Agency if there is any significant crop damage.
- Planting / Seeding Deadlines:
 - June 5 Late and Mid-Season Cabbage
 - June 20 Carrot, Beet and Parsnip
 - June 30 Potato, Early Cabbage and Cabbage Transplants

4.4 July

Agency

- The Agency will review claims for reseeding benefits.
- Acreage information will be forwarded to head office for completion of Schedule D of the Agreement for AgrilInsurance.
- Agricultural Inspector will follow-up, with an inspection, any Notice of Crop Damage and Request for Inspection as indicated by the producer.
- Agricultural Inspector will install data-loggers in vegetable storage facilities.
- Will follow-up with potato producers to ensure Blight programs are being implemented.

Producer

- Review and sign GIS map provided by Agricultural Inspectors.
- Must notify the Agency if there is any significant crop damage.
- Planting / Seeding Deadlines:

- July 5 Rutabaga (seeded acreage and transplants)

4.5 August

Agency

- Inspections will be conducted as close to the August 15 deadline for requesting permission to abandon as possible.
- Final Schedule D of the Agreement for AgrilInsurance and an invoice for premiums will be sent to the producer following the confirmation of seeded acreage, coverage level and price option.
- Agricultural Inspector will begin harvesting test plots on early and mid-season crops.
- Agricultural Inspector will ensure the producer completes the Crop Report forms.
- Agricultural Inspector will follow-up, with an inspection, any Notice of Crop Damage and Request for Inspection as indicated by the producer.

Producer

- Must notify the Agency if there is any significant crop damage.
- Complete Crop Report forms and submit by August 31.
- If producer feels the original test plot placement is not indicative of the crop yield, they may request a second diagonal with additional test plots. The request must be submitted by August 31. See section 8.1.

4.6 September

Agency

- Agricultural Inspector will follow-up, with an inspection, any Notice of Crop Damage and Request for Inspection as indicated by the producer.
- Agricultural Inspector will continue harvesting test plots on early and mid-season crops. The Agricultural Inspector harvests test plots when crops reach maturity. The point at which a crop has reached maturity and requires harvesting is at the sole discretion of the Agricultural Inspector.

Producer

- Must notify the Agency if there is any significant crop damage.

4.7 October

Agency

- Agricultural Inspector will harvest test plots when the crop reaches a marketable size. The point at which a crop has reached maturity and requires harvesting is at the sole discretion of the Agricultural Inspector. Unless an obvious problem has been detected throughout the season, it is

at this point when it will be determined whether or not the producer may be in a claim situation.

Producer

- Must notify the Agency if there is any significant crop damage.
- Premiums must be received at the Corner Brook office by October 31.
- Harvesting Deadlines:
 - October 01 Early Season Cabbage
 - October 31 Beet, Carrot, Mid-Season Cabbage, Parsnip, Potato

4.8 November

Agency

- Agricultural Inspector will harvest the test plots when the crop reaches a marketable size. The point at which a crop has reached maturity and requires harvesting is at the sole discretion of the Agricultural Inspector. Unless an obvious problem has been detected throughout the season, it is at this point when it will be determined whether or not the producer may be in a claim situation.
- Agricultural Inspector will follow-up, with an inspection, any Notice of Crop Damage and Request for Inspection as indicated by the producer.
- A final claim report will be completed by the Agricultural Inspector indicating whether or not guaranteed production has been reached.

Producer

- Must notify the Agency if there is any significant crop damage in both the field and storage.
- Harvesting Deadlines:
 - November 10 Rutabaga
 - November 15 Late Cabbage
- Storage Inspection Deadlines:
 - November 28 Beet, Carrot, Mid-Season Cabbage, Parsnip, Potato
- Crop losses in storage will only be considered up to four weeks after harvesting deadline if the producer can clearly demonstrate that storage losses are a result of a field-related insurable peril and the storage facility has proper climate control suitable for vegetable crops.

4.9 December

Agency

- The annual general meeting is tentatively scheduled to review and discuss the claims as presented by the Agricultural Inspectors. All field work and

supporting documentation must be completed by the Agricultural Inspectors before the claims can be presented.

- Agricultural Inspectors will follow-up, with an inspection, any Notice of Crop Damage and Request for Inspection as indicated by the producer.

Producer

- All field work and supporting documentation must be completed by the producer before the claims can be presented to the Board. The producer must also notify the Agricultural Inspector if there are any storage losses associated with field-related problems. Claims will not be reviewed until all paperwork is completed and premiums and/or late payment fees have been paid in full.
- Storage Inspection Deadlines:
 - December 08 Rutabaga
 - December 13 Late Cabbage
- Crop losses in storage will only be considered up to four weeks after harvesting deadline if the producer can clearly demonstrate that storage losses are a result of a field-related insurable peril and the storage facility has proper climate control suitable for vegetable crops.

5.0 Crop Rotation

Crop rotation is an integral part of the crop production system. The greatest benefit to a good crop rotation is increased yields. A well-planned crop rotation will help with insect and disease control and aid in maintaining or improving soil structure and organic matter levels. Using a variety of crops can reduce weed pressures, spread the workload, protect against soil erosion and reduce risk. Research and experience have proven that a good crop rotation will provide more consistent yields, build soil structure and increase profit potential. (www.omafra.gov.on.ca)

The Crop Insurance Agency implements restrictions on insurance coverage based on crop rotation practices. Producers who do not demonstrate proper crop rotation practices (outlined Section 12 of the Producer Handbook) are subject to restrictions in the form of limited coverage. For example, if a producer does not demonstrate adherence to a recommended crop rotation for a crop, the coverage for that crop will be restricted to wildlife and/or weather damage. Losses due to disease or pest infestation will not be covered unless it can be shown that the disease/pest problem is not related to improper crop rotation. It is the responsibility of the producer to complete a Crop Rotation Plan and submit it to the Crop Insurance Agency by April 30, annually. Agricultural Inspectors may assist producers with Rotation Plans, if requested.

There may be a three-year grace period for **new** applicants to allow time to implement the required rotations.

6.0 Reseeding Benefits/ Permission to Abandon

6.1 Re-seeding Benefit

A re-seeding benefit is available to all insured producers. Payment will be calculated at the pre-harvest Cost of Production unit price regardless of the price option chosen by the Insured when the application was completed. The re-seeding benefit will be available if the crop loss occurs, totally or in part, within six weeks after seeding or up to the planting deadline, whichever is earlier. If the crop loss occurs after the planting/re-seeding deadline, the re-seeding benefit will not be available (see Permission to Abandon, Section 6.2). The indemnity payable shall be 50 per cent of the insured value (coverage) of the crop at the pre-harvest COP price option.

The Insured and the Agricultural Inspector must complete and submit the following forms to the Agency for its decision:

- Notice of Crop Damage and Request for Inspection
- Report on Notice of Crop Damage and Request for Inspection
- Claim Report

Any supporting correspondence from the Crop Specialist or an Agricultural Development Officer within the Agriculture and Lands Branch of the Department of Fisheries, Forestry and Agriculture must also accompany this or any other claim. The producer must submit the form to the Crop Insurance Agency before the deadline dates of planting/re-seeding as outlined on the form and in Section 3.0 of the Producer Handbook.

6.2 Permission to Abandon

If it is too late in the season to avail of the re-seeding benefit, and the Insured determines that the crop is not salvageable, a request for Permission to Abandon the particular field(s) may be submitted to the Agricultural Inspector for the Agency. The producer must submit the Notice of Crop Damage and Request for Inspection form to the Crop Insurance Agency on or before the deadline of August 15.

The provincial Crop Specialist and/or the Agricultural Inspector will then inspect the field and submit the recommendation to the Agency for decision. Producers granted permission to abandon fields or parts thereof will be required to plough down these areas within 14 days of receipt of notice to abandon the crop and the Inspector must inspect those fields for confirmation of plough down.

A cheque for compensation will be released at the earliest opportunity of the Agency in the event that 100 per cent of the crop has been abandoned and the insured has paid their premiums. When only a portion of a crop is abandoned, the harvested yield for that area will be recorded as zero in the final calculation for the specified crop in determining the total projected crop harvest at the end of the season.

7.0 Calculations

7.1 Premium Rates

The premium rates are calculated yearly by an actuary at the Production Insurance and Risk Management Division, Agriculture and Agri-Food Canada, Ottawa. The rates are based on the indemnity/premium history provided by the Newfoundland and Labrador Crop Insurance Agency. The rates vary depending on the level of coverage. The premium rate is applied to the value of the crop and determines the cost of the insurance to the Insured. These rates change yearly. Table 7.1 (below) shows the base premium rates for the 2025 crop season. **Insurance premiums are tax deductible.**

Table 7.1 2025 Base Premium Rates

Crop	Coverage Levels		
	60%	70%	80%
Beet	25.57%	27.85%	31.10%
Cabbage	16.32%	19.02%	21.77%
Carrot-mineral	19.42%	24.25%	28.51%
Carrot- peat	17.94%	22.41%	26.35%
Parsnip	23.61%	27.65%	30.68%
Potato	6.42%	9.79%	12.94%
Rutabaga	17.04%	21.44%	25.59%

These Base Premium Rates do not reflect Surcharge, Discount, or Loyalty Premium adjustments.

7.2 Individual Probable Yields & Provincial Probable Yield Benchmark

A producer's Individual Probable Yield (IPY) is a combination of their individual yields and the provincial average. A producer with less than 15 years of history will have their IPY calculated using a combination of provincial average and individual average as the producer builds their own history. A producer with 15

years of data with the Agency will have their IPY re-calculated using the most current 15 years of individual yield data.

The Provincial Probable Yield Benchmark (PPYB) average is calculated yearly and is based on the previous ten years of all yield data as gathered by the Agency on a per-crop basis. Producers new to the program will be assigned 90% of the PPYB or their IPY for the first five years on the program..

7.3 Production Guarantee

The Production Guarantee is 60, 70 or 80 per cent of the producer's IPY. Producers select their coverage level when completing the application. The production guarantee is the amount of production which will be covered by insurance or the maximum yield per acre that can be claimed in the event of a total crop loss.

7.4 Price Option

Producers must select one of two price options for each insured crop. The first option is the pre-harvest Cost of Production unit price and the second option is the Market Price. The Market Price option is calculated using 70 per cent of the previous five-year average as recorded by Statistics Canada, or forecasted using previous Statistics Canada data when current year data is unavailable. The producer selects the price option when completing the application (see Section 2.2).

7.5 Coverage Value

Coverage Value is calculated by multiplying the Production Guarantee by the price option.

7.6 Total Premium

The Total Premium is calculated by multiplying the Coverage Value by the Premium Rate.

7.7 Revised Premium

All producers pay the same base rate for AgriInsurance. These rates are calculated by an actuary. However, returning producers to production insurance, will have an adjustment applied to their total premium, depending on the producer's past claim history.

As of 2013, the Agency offers a loyalty program for producers who enrol in the program annually. Producers will receive a one per cent loyalty discount applied against premiums for each year they enrol to a maximum of 10 per cent. For each year they do not enrol, they will lose two per cent from their loyalty discount.

7.8 Cost Share Arrangements for Premiums

The Canada-Newfoundland and Labrador AgrilInsurance program is jointly funded by the Federal and Provincial governments. The administration costs are shared between the Federal and Provincial Governments on a 60:40 per cent basis, respectively. Producers are required to pay 40 per cent of the annual premiums. The Federal Government's share of premiums is set at a maximum rate of 36 per cent of the total annual premiums, and the Provincial Government's share of the total premiums is set at a maximum rate of 24 per cent of the total annual premiums.

Producers are required to remit premiums owing for the current insurable year upon completion of acreage measurement and receipt of invoice. Premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts starting on November 1, 2025. A producer's claim for indemnity will not be reviewed by the Agency until their account is paid in full.

At the end of business day on December 31, 2025, all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgrilInsurance or avail of funding programs as long as the debt is outstanding. The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.

7.9 Actual Marketable Yield

At the time the crop has reached maturity, the Agricultural Inspector will harvest the test plots and grade the crop as either marketable or unmarketable according to vegetable grading standards (see Section 11 for grading standard details). The point at which a crop reaches maturity is at the sole discretion of the Agricultural Inspector. The appropriate Crop Yield form is used for each crop and each plot result is recorded. The average of the test plots is calculated and inserted into the following formula to determine the field yield.

Yield Formula per Field:

$$Y = \text{Acreage} \times \text{Test Plot Average (lbs.)} \times (52,272 \div \text{Drill Width (in)})$$

The value 52,272 is a conversion factor to represent the length, in inches, of a 120-inch wide plot that covers one acre in total. Test plots measure 120 inches and are placed in crop fields in an unbiased manner. Test plots and associated methodology are further explained in Section 8.0.

Example: Test Plot # 1: 22 lbs.
 Test Plot # 2: 10 lbs.
 Test Plot # 3: 38 lbs.
Test Plot # 4: 30 lbs.
 100 lbs. ÷ 4 plots = 25 lbs. per plot

Average weight per 120-inch test plot	25 lbs.
Drill width	36 in
Field size	1.3 ac

Formula: $Y = 1.3 \text{ ac} \times 25 \text{ lbs.} \times (52,272 \div 36 \text{ in})$
 $Y = 47,190 \text{ lbs.}$

The calculated crop yield for this field is 47,190 pounds, which is then combined with calculated yields of all other fields of the same crop to determine the Total Actual Yield. The Total Actual Yield of this particular crop will be compared to the Guaranteed Production. If the Total Actual Yield is equal to or greater than the Guaranteed Production, then the producer is not in a claim position. If the Total Actual Yield is less than the Guaranteed Production, then the producer may be in a claim situation.

7.10 Indemnity in the Event of a Loss

To calculate an indemnity claim in the event of a crop loss the actual marketable yield, as determined by test-plot harvest, will be deducted from the established production guarantee. This difference is multiplied by the unit price option to determine the value of the claim. If the difference is zero or negative the producer would not be considered to be in a claim position.

Example: A new insured producer insuring a five-acre potato crop at the 80 per cent coverage level of the market price option set at \$0.17/lb

Guaranteed Production:

Provincial Probable Yield Benchmark \times Coverage Level \times Acreage = Guaranteed Production

17,024 lb \times 80 per cent \times 5 acres = 68,096 lb marketable potatoes

Coverage:

Guaranteed Production \times Unit Price Option = Crop Coverage

68,096 lb \times \$0.17/lb = \$11,576.32

Actual Yield:

45,988 lb (based on test plot results)

Indemnity Claim:

(Guaranteed Production - Actual Yield) \times Unit Price Option

(68,096 lb - 45,988 lb) \times \$0.17/lb = \$3,758.36.

8.0 Test Plots

8.1 Methodology Used to Place Markers

The sampling method used by the Newfoundland and Labrador Crop Insurance Agency to determine crop yields allows for unbiased, representative samples of crop fields. Test plots are placed in insured fields using a procedure that is free from bias (i.e., selection of high vs low production areas) to ensure proper representation of production levels. Test plots will not interfere with crop production and are removed during harvest. The sampling procedure is outlined below:

Test Dig Placement:

- Plots are placed at equal intervals on a diagonal line across the field.
- Plots are 10 feet in length.
- Four test plots are required for fields sized one to five acres; fields with greater than five acres and less than 10 acres require six test plots; fields with greater than 10 acres require eight plots.
- Plots are established early in the crop season.
- Insured producers are reminded they cannot harvest the crop contained within test plots or it may result in their Agreement becoming null and void. Insured producers have the option of requesting more test plots if they feel the original placement is not representative of the crop yield. Additional test plots are to be placed along the opposite diagonal.

The deadline to request placement of a second diagonal is August 31 each year.

Example:

Given:

Field size = 1.3 acres

Length of drills (rows) = 500 feet

Number of drills (rows) = 40

Drill Width = 36 inches

Required:

Four Test Plots

Methodology:

Divide length of drills, 500 feet, by 5 (number of plots + 1) = 100 feet

Divide number of drills, 40, by 5 (number of plots + 1) = 8

Note: Adding 1 to the required number of test plots eliminates the placement of test plots at the perimeter of the field, which are generally not representative of overall field production.

Placement:

The 1st test plot is placed 100 feet down drill # 8.

The 2nd test plot is placed 200 feet down drill #16.

The 3rd test plot is placed 300 feet down drill #24.

The 4th test plot is placed 400 feet down drill #32.

It is the producer's responsibility to provide the drill width measurement which the Agricultural Inspectors will verify. It is extremely important for the Insured to provide an accurate measurement, as a difference of only one inch in the drill width can result in an unrepresentative yield for that particular field.

Insured clients have the option of requesting more test plots if they feel the original placement is not representative of the crop yield. Any new plots would be done in the opposite diagonal. The first diagonal of test plots will remain in place and be harvested along with the new ones and the weights averaged for a combined total of the field. **The producer must make a request to the Agricultural Inspector for the placement of a second diagonal no later than August 31 of the insured year.**

The Agricultural Inspector, as an agent of the Agency, may also decide at any time to place more test plots if they feel the original placement is not representative of the crop yield.

8.2 Significance of Test Plots Remaining Unharvested

If the Insured harvests the crop contained within the test plots, their Agreement may become null and void. Producers should not harvest within the test plots even if they think they are not in a claim position. Problems from the field may not be observed until the crop is being graded to be placed in storage or problems may surface after the crop has been stored or marketed. If this happens, the Agricultural Inspector does not have any field data for the Agency to review for a claim. The true measure of harvest is also required to calculate the guaranteed production numbers for subsequent production years.

If the producer feels that the test plots will impede the harvesting of the crop, the producer must contact the Agricultural Inspector. The Agricultural Inspector can begin harvesting the test plots either before or at the same time as the producer's harvest. The Agricultural Inspector may begin harvesting when the crop reaches maturity and will contact and inform the Insured. This will allow the producer the option of accompanying the Agricultural Inspector when the test plot is harvested and the product is graded to determine the marketable yield. If the producer is unreachable, the Agricultural Inspector may proceed with harvesting without the

producer to ensure that the crop is harvested at a mature/marketable stage. Failure to allow the Agricultural Inspector to harvest the crop when it is deemed mature/marketable may result in producer's Agreement for AgriInsurance being declared null and void by the Crop Insurance Agency.

If the producer harvests what has been designated by the test plot markers throughout the field, the Agency will impose a yield figure for that crop in that field. This figure will be the greater of either the Provincial Probable Yield Benchmark (PPYB) or the Individual Probable Yield (IPY). It will be assumed by the Agency that the crop was marketable if harvested. It is the Insured's responsibility to educate their staff about the test plots.

8.3 Harvesting of Test Plots

At the time the crop has reached mature size (Section 11), the Agricultural Inspector will harvest the test plots and grade the crop as either marketable or unmarketable. The yield results from each crop are recorded on the appropriate crop yield forms. The average of the test plots is calculated and used to determine the total field yield (see Section 7.10 for an example calculation).

The total yield for all fields of a given crop are combined to determine the Total Actual Yield. The Total Actual Yield of the crop is compared to the Guaranteed Production; if the Total Actual Yield is equal to or greater than the Guaranteed Production the client is not in a claim position. If the Total Actual Yield is less than the Guaranteed Production the Insured may be in a claim position.

8.4 Offsetting Production

The production guarantee for each insured crop relates to the historical total farm yield for the given crop. Individual yields from all fields are combined to insure both low and high risk fields are taken into consideration when calculating Guaranteed Production values for subsequent crop years.

9.0 Claim Process

The Crop Insurance Agency meets annually to review and decide on the validity of all indemnity claims. The meeting is held at the end of the growing season and claims are presented to the Agency by the Agricultural Inspectors.

If any crop damage is observed by the producer throughout the growing season a Notice of Crop Damage and Request for Inspection form should be submitted to the Agricultural Inspector or the Agency. This form should be submitted within five days of the issue becoming apparent. The purpose is to notify the Agency that there is damage to the insured crop and outlines instructions to the Insured as to their obligations when damage is discovered. This process may begin at any time throughout the growing season up to harvest deadline when damage is

evident. There may be cases where neither the field staff nor the Insured is aware that there is a crop loss until the test plots are harvested. If this occurs, a Notice of Crop Damage and Request for Inspection may not be completed. Upon receipt of this form by the Agency, the Agricultural Inspector will follow up this notice with the Report on Notice of Crop Damage and Request for Inspection. If there are multiple problems with the crop throughout the season, then a Notice of Crop Damage and Request for Inspection should be completed for each problem.

The Report on Notice of Crop Damage and Request for Inspection is completed by the Agricultural Inspector. This report summarizes the damage to the insured crop, previously identified by the producer. The Insured must sign the form and is given the opportunity to agree or disagree with the Agricultural Inspector's assessment of the crop and its damage. This report should include pictures of damaged crops/fields.

The Final Claim Report is completed at the end of the crop season using the harvest yield data collected from test plots. It specifies the dollar amount of claims associated with any crop loss. This form is submitted to the Agency for its consideration during the annual meeting. It allows the Insured to agree or disagree with the claim/yield amounts and provide comments. Submission of the Final Claim Report does not guarantee approval of the claim (disclaimer on form). If there is no crop loss, a Final Report is still completed to show yields for each insured crop.

At the end of the growing season all producers who are either in a claim situation or disagree with their Final Claim Report will have their files presented to the Crop Insurance Agency for decision during the annual claims meeting. The Crop Insurance Agency consists of five members: two vegetable producer representatives and three government representatives. All board members vote on each potential claim and a decision of majority is made. Any Insured in a claim situation, will receive a letter immediately following the meeting, notifying them of the decision. It should be noted that all outstanding premiums and fees must be paid in full before claims will be reviewed by the Agency.

Note that no indemnity shall be given or paid in respect of, or resulting from:

- Any area that, in the opinion of the Agency, is not properly prepared by the Insured for seeding or planting (e.g. excessive stone, rock or weeds).
- Loss of crop from insect infestation, plant disease or excessive weeds where the Insured fails to implement any acceptable control program, including crop rotation plans.
- Negligence or misconduct of, or application of, poor farming practices or standards by the Insured or employees of the Insured.

- Shortage of labour or machinery or misapplication or improper use of labour, machinery, fertilizer or pesticides by the Insured.
- Failure by the Insured to adhere to planting/harvesting dates as outlined in the Agreement for AgrilInsurance .
- Crop loss due to adverse conditions as a result of a field situated on a flood plain.

Under the Agreement no indemnity shall apply or be paid unless:

- Total area planted is harvested, or
- Consent of the Agency is obtained in writing for the abandonment or destruction of the crop or any part of it, or the use of the area planted or any part of it for another purpose, or
- Total area or any part of it is unable to be harvested by reason of destruction by a designated peril as defined, or
- The Insured notifies the Agency of any crop loss or damage by a designated peril within five days of the damage becoming apparent and on or before the set deadlines.

If the Insured disagrees with the decision, they may choose to file an appeal.

10.0 Appeal Process

The Insured may refer to the Crop Insurance Act regarding the appeal process.

The Insured may file an appeal within 14 calendar days of the date of the notification from the Agency advising the outcome of their claim. A \$100-non-refundable processing fee must accompany the appeal. An appeal is filed by serving the Chairperson of the Crop Insurance Agency, by registered mail or email only, with a statement setting out in writing the grounds for the appeal and the specific decision(s) being appealed. The Chairperson of the Agency shall acknowledge receipt of an appeal by serving a written response to the Insured appealing within 14 calendar days of the postage marked date on the Insured's appeal letter.

An Insured who files an appeal and the Chairperson of the Crop Insurance Agency may agree to resolve the dispute by voluntary arbitration on those terms agreed by the parties. When such an agreement is made, no appeal may be made to the appeal board. The decision of the arbitrator is final and binding.

11.0 Insurable Crops

11.1 Potato

11.1.1 Eligibility

All vegetable producers, regardless of tenure of land, with one or more acres of potatoes planted with certified seed (or 0.5 acres of potato if other crops are also insured) are eligible to make an application for insurance under this plan.

The application must be completed by the producer and received by the Agency prior to April 30 of the crop year to which it relates.

The Agency will not offer potato coverage on newly cleared land in which a crop has not previously been grown.

The potato variety Russet Burbank is not covered under crop insurance due to its need for a long growing season, which is not possible in most parts of Newfoundland and Labrador.

11.1.2 Certified Seed

A producer must plant certified seed. If certified class seed is used, its progeny will not be eligible for insurance the following year (certified class seed is seed that has been field planted for seven years). If a producer elects to plant certified seed that is of foundation class or better, then its progeny may be insured for one more year (foundation seed is seed that has been field planted for six years).

11.1.3 Perils

Perils covered are drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, rain, hail, snow, wildlife and any other conditions beyond the control of the Insured, which results in the loss of a crop or part of a crop. The final decision of an uncontrollable natural peril is left to the discretion of the Crop Insurance Agency.

11.1.4 Blight

Blight may be considered an eligible peril only in instances where the Insured can demonstrate, to the satisfaction of the Agency, that they have followed an approved control program. The best defence that producers have against potato blight is good cultural practises. Potato crop losses and operating expenses can be significantly reduced by implementing cultural controls. Agricultural Inspectors are required to review plans for blight with the producer early in the growing season. The Agricultural Inspectors will revisit the blight control plan at the time of first inspection to ensure that it is being followed and that the Insured can verify this with chemical receipts. A claim for blight will only be approved if the producer can demonstrate they have implemented a regimented spray program as per their approved control plan. The Agency recommends that producers use clean seeds only and follow a blight control program.

See Appendix A for resources on Potato Blight control and prevention options.

11.1.5 Crop Year

The crop year for the potato plan is defined as the period from May 1 of current year to October 31 of the same year.

11.1.6 Planting and Harvesting Dates

The earliest planting date is May 1 of current crop year. Crops planted prior to May 1 will not be eligible for insurance coverage. The planting deadline is June 30. The last harvesting date is October 31 or at maturity (as determined by Agency staff); whichever occurs first. All deadlines must be strictly adhered to unless a written request is approved by the Agency prior to the deadline. See Section 3.0 for specific requirements for requesting a deadline extension.

11.1.7 Storage Inspection Deadline

Storage losses may be inspected by the Agricultural Inspector if the losses can be attributed to a field-related problem identified throughout the season. The last possible date for storage inspection losses is four weeks after the harvesting deadline, November 28.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities are not eligible for indemnity payment.

11.1.8 Coverage

The Agency has established three Coverage Levels whereby a producer can insure, on a per crop basis, 60, 70 or 80 per cent of their average probable yield. The producer can choose from the following unit price levels: 27 cents per pound for the cost of production option and 18 cents per pound for the Market Price option. The Market Price option is calculated using 70 per cent of the previous five-year average as recorded by Statistics Canada, or forecasted using previous Statistics Canada data when current year data is unavailable.

11.1.9 Premiums

Premiums are due and payable upon receipt of Schedule D – Certificate of Insurance. To avoid being charged late payment fees, premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts. Failing payment by December 31, 2025 all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgrilInsurance or avail of funding programs as long as the debt is outstanding. **The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.**

11.1.10 Potato Grade Standards

Marketable:	1.5 – 4.5 inches
Waste:	Product smaller than 1.5 inches, larger than 4.5 inches diameter, or exhibits signs of disease, are soft, have insect damage or any other significant damage or visual impairment (as determined by Agency staff) will be graded out.

11.2 Rutabaga

11.2.1 Eligibility

All vegetable producers, regardless of tenure of land, with one or more acres of Rutabaga (or 0.5 acres of rutabaga if other crops are also insured) are eligible to make an application for insurance under this plan.

The application must be completed by the producer and received by the Agency prior to April 30 of the crop year to which it relates.

11.2.2 Perils

Perils covered are drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, rain, hail, snow, wildlife and any other conditions beyond the control of the Insured, which results in the loss of a crop or part of a crop. The final decision of an uncontrollable natural peril is left to the discretion of the Crop Insurance Agency

11.2.3 Clubroot

Producers will be permitted one clubroot claim on a specific parcel of land and then that land, and any adjoining land, is ineligible for clubroot coverage. If a second claim on the farm occurs on a different parcel of land, the producer will be ineligible for clubroot protection on the entire farm for a period of time to be determined by the Agency. Clubroot may become an insurable peril in the future, at the option of the Agency, if it can be demonstrated to the satisfaction of the Agency that strict controls and protocol, were implemented on the infected fields/farm.

11.2.4 Crop Year

The crop year for the Rutabaga plan is defined as the period from May 1 of current year to November 10 of the same year.

11.2.5 Planting and Harvesting Dates

The earliest planting date is May 1 of current crop year. Crops planted prior to May 1 will not be eligible for insurance coverage. The planting deadline is July 5 of current crop year. The last harvesting date is November 10. All deadlines must be strictly adhered to unless a written request is approved by the Agency prior to

the deadline. See Section 3.0 for specific requirements for requesting a deadline extension.

11.2.6 Storage Inspection Deadline

Storage losses may be inspected by the Agricultural Inspector if the losses can be attributed to a field-related problem identified throughout the season. The last possible date for storage inspection losses is four weeks after the harvesting deadline, December 8.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities are not eligible for indemnity payment.

11.2.7 Coverage

The Agency has established three Coverage Levels whereby a producer can insure, on a per crop basis, 60, 70 or 80 per cent of their average probable yield. The producer can choose from the following unit price levels: 25 cents per pound for the cost of production option and 59 cents per pound for the Market Price option. The Market Price option is set using 70 per cent of the five-year average of market prices as reported by Statistics Canada.

11.2.8 Premiums

Premiums are due and payable upon receipt of Schedule D – Certificate of Insurance. To avoid being charged late payment fees, premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts and the Producer may be added to the government's arrears list.

Failing payment by December 31, 2025 all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgrilInsurance or avail of funding programs as long as the debt is outstanding.

The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.

11.2.9 Rutabaga Grade Standards

Marketable:	2.0 – 6.0 inches diameter
Waste:	Product smaller than 2.0 inches, bigger than 6.0 inches diameter, exhibits signs of disease, are soft, insect damage or any other significant damage or visual impairment (as determined by Agency staff) will be graded out.

11.3 Cabbage

11.3.1 Eligibility

All vegetable producers, regardless of tenure of land, with one or more acres of cabbage (or 0.5 acres of cabbage if other crops are also insured) are eligible to make an application for insurance under this plan.

The application must be completed by the producer and received by the Agency prior to April 30 of the crop year to which it relates.

11.3.2 Perils

Perils covered are drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, rain, hail, snow, wildlife and any other conditions beyond the control of the Insured, which results in the loss of a crop or part of a crop. The final decision of an uncontrollable natural peril is left to the discretion of the Crop Insurance Agency.

11.3.3 Clubroot

Producers will be permitted one clubroot claim on a specific parcel of land and then that land, and any adjoining land, is ineligible for clubroot coverage. If a second claim on the farm occurs on a different parcel of land, the producer will be ineligible for clubroot protection on the entire farm for a period of time to be determined by the Agency. Clubroot may become an insurable peril in the future, at the option of the Agency, if it can be demonstrated to the satisfaction of the Agency that strict controls and protocol, were implemented on the infected fields/farm.

11.3.4 Crop Year

The crop year for the cabbage plan is defined as the period from May 1 of current year to November 15 of the same year.

11.3.5 Planting and Harvesting Dates

The earliest planting date is May 1 of current crop year. Crops planted prior to May 1 will not be eligible for insurance coverage. The planting deadline is June 30 for the early varieties, June 5 for the late and mid-season varieties, and June 30 of current crop year for all transplants. The last harvesting date for all early season crop varieties is October 1 or at maturity (as determined by Agency staff); whichever occurs first. The last harvesting date for all mid-season crop varieties is October 31 or at maturity (as determined by Agency staff); whichever occurs first. The last harvesting date for all late crop varieties is November 15 or at maturity (as determined by Agency staff); whichever occurs first. All deadlines must be strictly adhered to unless a written request is approved by the Agency prior to the deadline. See Section 3.0 for specific requirements for requesting a deadline extension.

11.3.6 Storage and Inspection Deadline

Storage losses may be inspected by the Agricultural Inspector only if the losses can be attributed to a field-related problem identified throughout the season. The last possible date for storage inspection losses is four weeks after the harvesting deadline, which is not applicable for early season variety as storage of early cabbage is not recommended, November 28 for mid-season variety and December 13 for late season variety.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities are not eligible for indemnity payment.

11.3.7 Coverage

The Agency has established three Coverage Levels whereby a producer can insure, on a per crop basis, 60, 70 or 80 per cent of their average probable yield. The producer can choose from the following unit price levels: 25 cents per pound for the cost of production option and 46 cents per pound for the Market Price option. The Market Price option is calculated using 70 per cent of the previous five-year average as recorded by Statistics Canada, or forecasted using previous Statistics Canada data when current year data is unavailable.

11.3.8 Premiums

Premiums are due and payable upon receipt of Schedule D - Certificate of Insurance. To avoid being charged late payment fees, premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts and the Producer may be added to the government's arrears list.

Failing payment by December 31, 2025 all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgriInsurance or avail of funding programs as long as the debt is outstanding.

The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.

11.3.9 Cabbage Grade Standards

Marketable:	No maximum or minimum grading standard for size; firm head, yield only slightly to pressure; harvest with undamaged green wrapper leaves; not more than two head leaves with spots.
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Waste: Product with soft heads, disease, or damage caused by insects, splitting, or moose or any other significant damage or visual impairment (as determined by Agency staff) will be graded.

11.4 Carrot

11.4.1 Eligibility

All vegetable producers, regardless of tenure of land, with one or more acres of carrots are eligible to make an application for insurance under this plan.

The application must be completed by the producer and received by the Agency prior to April 30 of the crop year to which it relates.

Heritage carrots such as Red Chatenay are not eligible for coverage under crop insurance.

11.4.2 Perils

Perils covered are drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, rain, hail, snow, wildlife and any other conditions beyond the control of the Insured, which results in the loss of a crop or part of a crop. The final decision of an uncontrollable natural peril is left to the discretion of the Crop Insurance Agency

11.4.3 Crop Year

The crop year for the carrot plan is defined as the period from May 1 of current year to October 31 of the same year.

11.4.4 Planting and Harvesting Dates

The earliest planting date is May 1 of current crop year. Crops planted prior to May 1 will not be eligible for insurance coverage. The planting deadline is June 20 of current crop year. The last harvesting date for all crop varieties is October 31 or at maturity (as determined by Agency staff); whichever occurs first. All deadlines must be strictly adhered to unless a written request is approved by the Agency prior to the deadline. See section 3.0 for specific requirements for requesting a deadline extension.

11.4.5 Storage Inspection Dates

Storage losses may be inspected by the Agricultural Inspector if the losses can be attributed to a field-related problem identified throughout the season. The last possible date for storage inspection losses is four weeks after the harvesting deadline, November 28, annually.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities are not eligible for indemnity payment.

11.4.6 Coverage

Carrots are insured by soil type; peat-based soils and mineral soils have different yield potentials. The Agency has established three Coverage Levels whereby a producer can insure, on a per crop basis, 60, 70, or 80 per cent of his/her average probable yield. The producer can choose from the following unit price levels: 24 cents per pound for the cost of production option and 47 cents per pound for the Market Price option. The Market Price option is calculated using 70 per cent of the previous five-year average as recorded by Statistics Canada, or forecasted using previous Statistics Canada data when current year data is unavailable.

11.4.7 Premiums

Premiums are due and payable upon receipt of Schedule D - Certificate of Insurance. To avoid being charged late payment fees, premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts and the Producer may be added to the government's arrears list.

Failing payment by December 31, 2025 all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgriInsurance or avail of funding programs as long as the debt is outstanding. **The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.**

11.4.8 Carrot Grade Standards

Marketable:	Longer than 4.5 inches and thicker than 0.75 inch diameter; relatively straight and smooth appearance.
Waste:	Product shorter than 4.5 inches and thinner than 0.75 inch diameter, or exhibits signs of disease, are soft, skewed, have multiple roots, or insect damage or any other significant damage or visual impairment (as determined by Agency staff) will be graded out.

11.5 Beet

11.5.1 Eligibility

All vegetable producers, regardless of tenure of land, with one or more acres of beet (or 0.5 acres of beet if other crops are also insured) are eligible to make an application for insurance under this plan.

The application must be completed by the producer and received by the Agency prior to April 30 of the crop year to which it relates.

11.5.2 Perils

Perils covered are drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, rain, hail, snow, wildlife and any other conditions beyond the control of the Insured, which results in the loss of a crop or part of a crop. The final decision of an uncontrollable natural peril will be left to the discretion of the Crop Insurance Agency.

11.5.3 Crop Year

The crop year for the beet plan is defined as the period from May 1 of current year to October 31 of the same year.

11.5.4 Planting and Harvesting Dates

The earliest planting date is May 1 of current crop year. Crops planted prior to May 1 will not be eligible for insurance coverage. The planting deadline is June 20 of current crop year. The last harvesting date for all crop varieties is October 31 or at maturity (as determined by Agency staff); whichever occurs first. All deadlines must be strictly adhered to unless a written request is approved by the Agency prior to the deadline. See section 3.0 for specific requirements for requesting a deadline extension.

11.5.5 Storage Inspection Deadline

Storage losses may be inspected by the Agricultural Inspector if the losses can be attributed to a field-related problem identified throughout the season. The last possible date for storage inspection losses is four weeks after the harvesting deadline, November 28.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities are not eligible for indemnity payment.

11.5.6 Coverage

The Agency has established three Coverage Levels whereby a producer can insure, on a per crop basis, 60, 70, or 80 per cent of their average probable yield. The producer can choose from the following unit price levels: 36 cents per pound for the cost of production option and 54 cents per pound for the Market Price

option. The Market Price option is calculated using 70 per cent of the previous five-year average as recorded by Statistics Canada, or forecasted using previous Statistics Canada data when current year data is unavailable.

11.5.7 Premiums

Premiums are due and payable upon receipt of Schedule D - Certificate of Insurance. To avoid being charged late payment fees, premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts and the Producer may be added to the government's arrears list.

Failing payment by December 31, 2025 all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgrilInsurance or avail of funding programs as long as the debt is outstanding. **The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.**

11.5.8 Beet Grade Standards

Marketable:	Greater than 1.0 inch diameter
Waste:	Product smaller than 1.0 inch diameter, or exhibits signs of disease, are soft, or have insect damage or any other significant damage or visual impairment (as determined by Agency staff) will be graded out.

11.6 Parsnip

11.6.1 Eligibility

All vegetable producers, regardless of tenure of land, with one or more acres of parsnip (or 0.5 acres of parsnip if other crops are also insured) are eligible to make an application for insurance under this plan.

The application must be completed by the producer and received by the Agency prior to April 30 of the crop year to which it relates.

11.6.2 Perils

Perils covered are drought, excessive moisture, excessive rainfall, flood, frost, insect infestation, plant disease, wind, rain, hail, snow, wildlife and any other conditions beyond the control of the Insured, which results in the loss of a crop or part of a crop. The final decision of an uncontrollable natural peril is left to the discretion of the Crop Insurance Agency.

11.6.3 Crop Year

The crop year for the parsnip plan is defined as the period from May 1 of the current year to October 31 of the same year.

11.6.4 Planting and Harvesting Dates

The earliest planting date is May 1 of the current crop year. Crops planted prior to May 1 will not be eligible for insurance coverage. The planting deadline is June 20 of the current crop year. The last harvesting date for all crop varieties is October 31 or at maturity (as determined by Agency staff); whichever occurs first. All deadlines must be strictly adhered to unless a written request is approved by the Agency prior to the deadline. See section 3.0 for specific requirements for requesting a deadline extension.

11.6.5 Storage Inspection Deadline

Storage losses may be inspected by the Agricultural Inspector if the losses can be attributed to a field-related problem identified throughout the season. The last possible date for storage inspection losses is four weeks after the harvesting deadline, November 28.

Crops must be stored in climatically controlled facilities. Losses due to inadequate storage facilities are not eligible for indemnity payment.

11.6.6 Coverage

The Agency has established three Coverage Levels whereby a producer can insure, on a per crop basis, 60, 70, or 80 per cent of their average probable yield. The producer can choose from the following unit price levels: 63 cents per pound for the cost of production option and \$1.20 per pound for the Market Price option. The Market Price option is calculated using 70 per cent of the previous five-year average as recorded by Statistics Canada, or forecasted using previous Statistics Canada data when current year data is unavailable.

11.6.7 Premiums

Premiums are due and payable upon receipt of Schedule D - Certificate of Insurance. To avoid being charged late payment fees, premiums must be received in full at the Corner Brook office by October 31, 2025. A late payment fee of \$100.00 per month will be charged to overdue accounts and the Producer may be added to the government's arrears list.

Failing payment by December 31, 2025 all outstanding accounts will be forwarded to the Department of Finance's Collections Unit and the Insured's name will be added to government's arrears list. No further late payment fees are applied by the Agency. The file and any related claims awaiting premium payment will be permanently closed and the producer will not be eligible to enrol for AgriInsurance or avail of funding programs as long as the debt is outstanding.

The producer will not be eligible for any indemnity payment on crop loss once the account has been closed.

11.6.8 Parsnip Grade Standards

Marketable:	Longer than five inches and thicker than 1.0 inch diameter; relatively straight and smooth appearance.
Waste:	Product shorter than five inches and thinner than 1.0 inch diameter, or exhibits signs of disease, are soft, skewed, have multiple roots, or insect damage or any other significant damage or visual impairment (as determined by Agency staff) will be graded out.

12.0 Minimum Crop Rotation Requirements

Planting that does not adhere to the following minimum crop rotation requirements may be subject to restricted coverage for disease and insect related perils.

Beets	3-year rotation
	Do not follow or be followed by potatoes and or any vegetables in the same family such as swiss chard or spinach.
Cabbage	(a) 3-year rotation
	Do not follow or be followed by any brassica such as broccoli, Brussels sprouts, all varieties of cabbage, kohlrabi, cauliflower, kale, mizuna, pak choi, radish, arugula, turnip, or rutabaga.
	(b) 7-year rotation for clubroot*
Carrot	3-year rotation
	Do not follow or be followed by celery, celeriac, cilantro, fennel, parsnip, parsley, or dill.
Parsnip	3-year rotation
	Do not follow or be followed by carrot, celery, celeriac, cilantro, fennel, parsnip, parsley, or dill.
Potato	(a) 3-year rotation

- (b) 4-year rotation for frequent disease occurrence

Do not follow or be followed by solanaceae, eggplant, potato, tomato, or peppers.

- Rutabaga (a) 3-year rotation

Do not follow or be followed by any brassica such as broccoli, Brussels sprouts, all varieties of cabbage, kohlrabi, cauliflower, kale, mizuna, pak choi, radish, arugula, turnip, or rutabaga.

- (b) 7-year rotation for clubroot*

*Clubroot-infested land should be seeded to a sod crop such as hay or pasture for at least seven years to prevent the movement of soil and reduce potential for disease transmission. The land should be isolated until the sod is well established, additionally, susceptible weeds should also be controlled.

Example Crop Rotation Plans

Crop Families:

Brassicas: Brussels sprouts, cabbage, cauliflower, kale, kohlrabi, oriental greens, radish, swede and turnips/rutabagas, canola

Legumes: Peas, and broad beans

Onions: Onion, garlic, leek, shallot

Potato Family: Potatoes and tomatoes

Roots: Beet, carrot, celeriac, celery, Florence fennel, parsley, parsnips and all other roots.

Example Three-year Rotation Plan

Year One

Field 1: Potatoes

Field 2: Onions and Roots (or legume)

Field 3: Brassicas

Year Two

Field 1: Onions and Roots (or legume)

Field 2: Brassicas

Field 3: Potatoes

Year Three

Field 1: Brassicas

Field 2: Potatoes

Field 3: Onions and Roots (or legume)

Example Four-Year Rotation Plan

Year One

Field 1: Legumes (or Green Manure crop – oats, ryegrass, etc)

Field 2: Brassicas

Field 3: Potatoes

Field 4: Onions and Roots

Year Two

Field 1: Brassicas

Field 2: Potatoes

Field 3: Onions and Roots

Field 4: Legumes (or Green Manure crop – oats, ryegrass, etc)

Year Three

Field 1: Potatoes

Field 2: Onions and Roots

Field 3: Legumes (or Green Manure crop – oats, ryegrass, etc)

Field 4: Brassicas

Year Four

Field 1: Onions and Roots

Field 2: Legumes (or Green Manure crop – oats, ryegrass, etc)

Field 3: Brassicas

Field 4: Potatoes

Appendix A – Late Blight Information and Resources

Late blight (*Phytophthora infestans*) is one of the most devastating diseases of potatoes in Newfoundland and Labrador. If left uncontrolled in a conducive environment with the right weather conditions, it can develop and devastate a potato field within a week.

Scouting

Weather monitoring is key to forecasting infection by late blight. Spores are produced from 10-27°C at a humidity of 90 per cent or higher and the fungus actively grows from 15-21°C. Cool nights and warm days, with wet weather, are ideal for disease development. After infection, late blight symptoms develop in three to four days.

Scouting should begin as potato plants emerge from the ground. Active field scouting at least two times per week is needed to detect late blight in its early stages. When scouting fields, be sure to stop at many sites and examine leaves, stems and lower plant parts. Visual observations are used to note lesions on foliage; these lesions do not stop at leaf veins, unlike lesions caused by other pathogens.

Leaves showing symptoms can be placed inside a sealed plastic bag with a damp paper towel overnight, and then checked for a white-grey mold growth on the underside of lesions. Check areas prone to moisture or dew, rows close to tree lines and low-lying areas, compacted areas, field edges close to ponds or rivers, wheel tracks, weedy areas and any area protected from the wind. If there are any identified blight hot spots in the field, remove the plants or spot treat with an herbicide to kill infected plants.

Threshold: zero tolerance; this disease spreads easily via wind and can infect crops quickly and destroy them.

Chemical Controls

Early application of fungicides to prevent blight infestation is recommended. For a successful late blight management program, the crop must be protected with a fungicide – effective on late blight - before late blight spores are blown into the field. Some fungicides for late blight control act as a protectant. This means they have to be applied before the plant is infected to stop spores from developing. Protectants will not cure a plant that is already infected. Other fungicides that may be used are systemic fungicides. These are translocated in the crop and move in the vascular system of the plant.

Late Blight Resources

For an overview of Late Blight including detection and prevention, the Newfoundland and Labrador Crop Insurance Agency recommends producers reference: <https://www.princeedwardisland.ca/en/publication/protect-your-crop-late-blight>

For detailed information on fungicides for control and prevention of late blight, the Newfoundland and Labrador Crop Insurance Agency recommends producers reference the 2018 Potato Crop Pest Control Guide for Prince Edward Island “Fungicides” and “Notes on Fungicides” available at https://www.princeedwardisland.ca/sites/default/files/publications/potato_guide_2016.pdf

For additional resources on integrated pest management or pesticides, please contact your nearest Agricultural Office or the Pest Management Specialist. Contact information for Agricultural Industry Facilitators in Newfoundland Labrador are available at: <https://www.gov.nl.ca/ffa/files/agrifoods-ag-ind-facilitators-pdf-agricultural-industry-facilitators.pdf>