

Sustainable Canadian Agricultural Partnership

Competitive. Innovative. Resilient.

Basket of Crops Insurance Program Factsheet

New for the 2025-26 growing season, the **Basket of Crops Insurance Program** is designed to provide AgrilInsurance to Newfoundland and Labrador's commercial vegetable producers for field-produced cucurbits including cucumber, pumpkin, melon, summer squash, winter squash and zucchini.

AgrilInsurance is delivered by the Newfoundland and Labrador Crop Insurance Agency with funding from 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.



Sustainable Canadian Agricultural Partnership



Canada

Coverage

AgriInsurance offers financial protection against crop losses due to uncontrollable, natural, insurable perils including drought, excessive moisture or rainfall, flood, frost, insect infestation, plant disease, wind, hail, snow, wildlife predation, and any other condition beyond the control of the producer that results in the loss of a crop. The final determination of an uncontrollable, natural peril is at the discretion of the Newfoundland and Labrador Crop Insurance Agency.



This is a non-yield-based insurance program that will compensate producers based on cost of production. There is a minimum acreage requirement of one acre of any combination of crops included in the basket.

Table 1. Crop profiles and cost of production (COP) associated with the cucurbit basket.

Basket	Cucurbits*
COP/Acre	\$2,000
Crops included	Cucumber
	Pumpkin
	Melon
	Summer Squash
	Winter Squash
	Zucchini



*Basket of Crops includes field-produced cucurbits only.

Basket of Crops insurance is an all-or-nothing insurance product. Clients can choose to harvest the insured acreage or receive an indemnity (crop insurance payment) for total crop loss based on a combination of the cost of production and the level of deductible. The insured acreage cannot be split into smaller allotments.

Any significant harvest from the insured acreage prior to the harvest deadline will commit the client to harvesting the crop and will negate any indemnity.

Producers will be able to insure their crop with a 10 per cent deductible for the cost of production associated with the basket. The premium rate is set at 20 per cent, or \$144 per acre for the producer share of the premium and is due to be paid by October 31.

Producers will be eligible for insurance payments up to \$2,000 per acre due to crop loss from insurable perils, less the 10 per cent acreage deductible.

Table 2. Premium rate at 10 per cent deductible for the crop profile in the “cucurbits” basket.

COP/acre	\$2,000
Acreage Deductible	10%
Premium/acre at 20%	\$360

Table 3. Cost-share breakdown of premium rate.

Producer (40 percent)	Federal (36 percent)	Provincial (24 percent)
\$144.00 per acre	\$129.60 per acre	\$86.40 per acre

Producers only pay 40 per cent of the insurance premium and the Federal and Provincial Governments pay the remaining 60 per cent of the AgrilInsurance premium cost.



Example: An Insured producer has eight acres covered under the plan, three acres in first field and five acres in second field, at 10 per cent deductible (90 per cent coverage), \$2,000 per acre COP. If the producer experienced a total loss on the three acre field, 2.7 acres would be paid out for a total payment of \$5,400.

Calculation: $3 \text{ acres} \times 0.10 \text{ deductible} = 0.3 \text{ deductible}$

$3 \text{ acres} - 0.3 = 2.7 \text{ acres indemnity}$

$2.7 \text{ acres} \times \$2,000 = \$5,400 \text{ payable}$

If the Insured producer has eight acres insured in one continuous field and experienced three acres of loss in that field, there would be no indemnity paid since the producer would harvest the remaining five acres.



Seeding and Harvesting Deadlines

Planting deadline for Basket of Crops (transplants):

- June 30

Harvest deadline for Basket of Crops:

- September 30

Application Procedure

The application deadline is April 30 of each year.

Completed forms should be sent to:

Newfoundland and Labrador Crop Insurance Agency
Department of Fisheries, Forestry and Agriculture
P.O. Box 2006 Corner Brook, NL
A2H 6J8

Tel: 1 (709) 637-2077

Email: NLAgiIns@gov.nl.ca

Applications are available on our website: <https://www.gov.nl.ca/ffa/programs-and-funding/programs/prodinsur/>