

## Nova Scotia Crop and Livestock Insurance Commission

### 2024 Client Obligations and Responsibilities

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- **Complete seeding by the applicable deadline; corn, potato, spring grain** in Kings, Annapolis, Municipality of West Hants, June 15<sup>th</sup>; all other areas of the province, June 8<sup>th</sup>. **Winter Grain;** Kings, Annapolis, Municipality of West Hants, October 7<sup>th</sup>; Halifax, Colchester, Municipality of East Hants, September 27<sup>th</sup>; all other areas of the province, September 20. **Forages;** July 1<sup>st</sup> for legumes and legume grass mixture and September 1<sup>st</sup> for grasses. **Soybean;** Hants, Kings, Annapolis, HRM and Colchester, June 15<sup>th</sup>; all other areas June 8<sup>th</sup>. If your crop is seeded after the final seeding date your insurance coverage may be reduced or coverage not offered on the late seeded portion of the crop.
- **File seeding report no later than 10 days after planting is completed** - This ensures full coverage for crops grown.
- **Insure all acres under an insured plan** - All crops eligible for coverage under an insurance plan must be declared.
- **Provide accurate reporting of the area planted** - When in a claim situation, the insured area will be measured for most crops. If the measured area is less than the insured area, the total guaranteed production and the amount of insurance will be reduced accordingly and no premium refund will be made. If the measured area exceeds the insured area, the total harvested yield will be pro-rated to the insured area when calculating the claim payable.
- **Pay your premium no later than August 1<sup>st</sup>** - The exceptions are **strawberries, weather derivative** and **raspberries**, which are payable no later than July 1<sup>st</sup>; **winter grain**, payable no later than April 30<sup>th</sup>. Timely payment of premiums will avoid interest charges on your account.
- **Report damage when it occurs - within five days of any loss or damage. File a Notice of Damage regardless of whether you believe you may have a claim. Failure to report crop damage may jeopardize your crop insurance claim or result in a delay of a claim payment. If damage is not apparent until harvest, you must provide a Notice of Damage within five (5) days of harvest. Failure to meet this requirement will result in denial of any potential claim. A Notice of Damage can be mailed in, faxed or reported by phone to our office. For the Acreage Loss Plan, report damage by telephone immediately after the loss is apparent and in writing no later than 3 days after the telephone notice.**
- **Should your harvest extend beyond** the end of the crop insurance crop year, you **must** file a Notice of Damage prior to the final harvest date noted in the plan.
- **Provide accurate yield information within 30 days of harvesting an insured crop using the Harvest Yield Report provided** - Accurate yield information provides for accurate coverage and reflects your crop management practices. If you are carrying over crop from a previous year, purchasing a crop, or mixing crops, it is your responsibility to report this information to the Commission prior to harvest. Failure to provide yield reports could jeopardize any potential claim. It is your responsibility to report yields within the required time period. **For clients selling crop to 3<sup>rd</sup> party buyers, to avoid missing crop insurance deadlines, request your yield reports from your buyer/harvester immediately after harvest.**
- **Apply for a claim within 30 days of harvest or the end of the crop year (whichever is earlier)** - complete a **Proof of Loss** form to apply for a claim.
- **Cancel coverage by the deadline** - If you wish to cancel your contract for any insurance plan, please do so by the required date.
- **Confirm insurance documents** - You should review all insurance documents you receive for accuracy. Please report errors immediately!
- **In the event of a dispute over a claim**, you can request a hearing before an independent Arbitration Board in accordance with the Arbitration Proceedings Regulation. **You must request arbitration within 90 days of the end of the crop year.** Contact the Commission offices for the most recent contact information for the Arbitration Board.

**May 2024**

#### **DISCLAIMER**

This document is intended to be a quick reference only. It does not supersede the full text of your contract or the accompanying Crop Insurance Regulations