

Now that you have made the decision to purchase crop insurance, we would like to remind customers of a few key aspects of the program that may help as you proceed through the upcoming crop year.

To begin, Crop Insurance has several important deadlines that customers must meet throughout the year in order to maintain their contract of insurance. The first dates customers should be aware of following the March 31 sales deadline are the seeding deadlines, beginning with the May 21 deadline to seed chickpeas. Customers are also asked to keep in mind that the deadline to submit your Seeded Acreage Report and to file any Unseeded Acreage claims is June 25.

All deadline information is available in *Your Complete Guide to Understanding Crop Insurance* and at www.saskcropinsurance.com. Crop Insurance also offers an e-deadline reminder service to customers looking for some added assistance in keeping on top of the program. A reminder will be emailed to participating customers a week before each Crop Insurance deadline. To sign up for this free service, follow the links on the home page of our website.

Although March 31 was the final date to make most insurance selections, customers have until August 25 to select winterkill coverage for fall rye and winter wheat seeded in the fall of 2008. Customers may select this option at any time before August 25.

The Crop Insurance website can be a great source of information for customers who want to learn more about the 2008 insurance program and the selections they have made. The corporation also sends a monthly e-newsletter to interested producers looking to stay informed about the program. As with the e-deadline reminders, customers can sign up for this service by following the link on our website's home page.

As always, Crop Insurance staff are available to answer any questions you may have about the 2008 program or your personal insurance selections. Contact us toll-free at 1-888-935-0000.

Saskatchewan Crop Insurance introduced two important program changes in 2008 – the Enhanced Irrigation Pilot and improved coverage for alfalfa seed producers.

In addition to continuing comprehensive coverage for crops grown on irrigated and dryland land uses, Crop Insurance also introduced an Enhanced Irrigation Pilot for eligible irrigation producers in 2008.

The Enhanced Irrigation Pilot is designed to recognize the unique risks associated with irrigated crop production by allowing a separate production guarantee for irrigated and dryland acres of the same crop. Enabling irrigated producers to further tailor their insurance allows them to be protected against losses on one land use without being impacted by the production of the same crop on the other land use.

Coverage is calculated in the same manner as the comprehensive option; however, a claim on irrigated acres of a crop is calculated separately from a claim on the dryland acres of the same crop. To reflect the increased risk associated with calculating claims separately by land use, the producer pays 66.7 per cent of the premium and the governments contribute the other 33.3 per cent.

Customers who have selected the Enhanced Irrigation Pilot in 2008 are reminded they must keep their irrigated and dryland harvested production separate.

Customers are also encouraged to ensure their individual yield records have been updated with Crop Insurance.

Crop Insurance offered insurance for alfalfa seed for nearly 10 years under its New Crops Insurance Program. Crop Insurance has continued to consult with the Saskatchewan Alfalfa Seed Producers and industry specialists to ensure our programs address the many issues that play a role in alfalfa seed production. As a result of these consultations, the corporation has made some significant changes to its alfalfa seed insurance program for 2008, extending insurance

for alfalfa seed to include pedigreed price coverage, individual coverage and experience discount/surcharge.

Alfalfa seed experience from 2006 will be used in the discount/surcharge calculation for the 2008 crop year; price options will be set for both common alfalfa seed and pedigreed alfalfa seed; and individual coverage will be calculated using a 10 year average.

Complete terms and conditions for alfalfa seed production are available in *Your Complete Guide to Understanding Crop Insurance*, online or at your local customer service office.

As with the Enhanced Irrigation Pilot, it is important to ensure your individual production records are up-to-date so that your individual yield will be accurate. Please contact Crop Insurance if you have any questions about updating your information.