

Unharvested Grain and Canola crops

The inability to complete all harvest operations before snowfall presents significant challenges to farm businesses. In the past, producers generally have had good success with harvesting overwintered crops despite the potential of reduced yields and grain quality.

Typically, Production Insurance claims are finalized in the spring once all insured acres have either been harvested or destroyed. However, when the portion of unharvested acres in relation to the total insured acres of the crop is extensive, there is a possibility that waiting for the final claim settlement may impose a financial burden on farm businesses.

To assist producers in managing their cash flow over the winter, Production Insurance can issue an Interim Claim Payment for damaged crops. Interim Claim Payments are available to 50% of the estimated final indemnity for each Crop Type. Production Insurance Program Representatives will work with you to appraise yield on unharvested acres and evaluate the potential of a claim Payment.

Where the harvest is partially complete and there is a need for cash flow, producers may be able to access low-interest cash advances under the Advance Payments Programs offered through the Canadian Canola Growers Association (1-866-745-2256 or www.ccgga.ca) or the BC Breeder and Feeder Association (1-866-992-8483 or www.bcbfa.ca).

If you are enrolled in AgriStability for the current Program Year and you believe your farm business may suffer an overall margin decline greater than 30%, AgriStability may process an Interim payment.

Production Insurance reminds producers to submit a Notice of Loss (NOL) *as soon as they become aware of an event that could potentially damage crops*. **If you have not yet submitted an NOL, please contact our offices so we can help you with your claim.**

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