



Hot, dry weather may move producers to put crops to other uses

Prolonged periods of heat with little moisture are taking a toll on crops in several areas of the province. If these severe growing conditions continue, some producers may put their crops to alternate uses rather than waiting for them to mature.

AFSC clients with Crop Insurance, Processing Vegetable, Hay or Export Timothy Hay insurance, can choose to put their insured crop to an alternate use including pasturing, ploughing down, spraying out, silaging, stacking or any other type of immeasurable state, such as large square bales.

Clients who choose to put their crop to an alternate use need to contact AFSC to obtain approval to release the acres. Putting an insured crop to an alternate use before the acres are released by AFSC may impact the estimated yield, potential claim and future coverage.

To help ensure a smoother process, clients should contact AFSC at least five days in advance of starting the work. They will need to provide the crop type, number of acres and estimated yield on the acres that will be put to an alternate use. Depending on the estimate of yield, branch team members may be able to release the acres from the office, or, when the yield potential is lower than the selected coverage, an adjuster will need to complete a field inspection to determine the potential yield before releasing the acres.

Important: Clients must not dispose of or put an insured annual crop to a use other than combining, or for insured hay crops, putting up in dry measurable bales, without AFSC first releasing the acres. Putting an insured crop to an alternate use before the acres are released by AFSC may impact the estimated yield, potential claim and future coverage.

AFSC will work with clients to complete the field inspection as soon as possible. If an adjuster is not able to inspect the field before work is scheduled to start, clients can, once authorized by AFSC, leave standing inspection strips or exclosures on the acres being put to an alternate use. AFSC will complete the inspection and determine a yield appraisal as soon as possible.

For more information on Inspection Strips, please see the [Inspection Strips](#) resource. Information on Exclosures can be found in [Canada Alberta Agrilnsurance Products for 2021 Perennial Crops](#). Clients are responsible for the maintenance of all inspection strips, swaths and exclosures.

Important: Perennial crops must be left standing for AFSC to assess a yield potential; annual crops can be standing or can be swathed.

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Frequently asked questions

Q: The combination of extreme heat and dry conditions has severely impacted my insured crop, how will insurance help me with that?

Drought is a recognized insurable peril on dryland crops. AFSC crop insurance covers clients with a bushel/kilogram coverage on each individual crop.

When your reported production for the total acres of the insured crop is below your selected coverage, AFSC will compensate you for the lost production on the difference between selected coverage less production, at the crop's kilogram price.

Q: Do I need to wait until fall to harvest it or can I take steps now?

If you have production-based insurance, contact AFSC if you decide to put your crop to alternate use. Production-based insurance includes Crop Insurance, Processing Vegetable, Hay, and Export Timothy Hay Insurance.

Q: What does alternative use mean?

An alternate uses is anything other than combining your annual crop acres (e.g. ploughing down, spraying out, silaging), or putting your hay crop up in anything other dry, measurable bales (e.g. large square bales, pasturing, ploughing down, spraying out, silaging, loose stacks)

Q: Why doesn't AFSC just write off my crop?

Under production-based insurance, payments are calculated on the total acres of the crop, not just the acres combined. Therefore, it is necessary for AFSC to determine the estimated yield potential for all acres that are put to an alternate use.

Q: I have decided to put acres intended for silage to an alternate use. Do I need to contact AFSC?

Depending on the type of insurance coverage you have on those acres, you may need to contact AFSC first.

Fields intended for silage can be insured under either production-based insurance or area-based insurance.

Acres insured under an area-based program such as Silage Greenfeed or Corn Heat Unit Insurance can be put to an alternate use without first contacting AFSC.

Acres insured under production-based insurance need to have a yield appraisal conducted and the acres released before doing any work.

Clients who have both production-based and area-based insurances should review their billings to ensure which program each field is insured under. If you are unsure, contact AFSC before proceeding with any work on an insured crop.

For more information, contact your AFSC Branch Office or call 1.877.899.2372.

Q: As my crop matures, I'm concerned there isn't enough time for it to recover even if it starts to rain?

Depending on the type of crop and its development stage, some crops are able to recover and produce a reasonable yield. AFSC recognizes the more advanced crops are, the less time and potential they have to recover from extreme stressors including lack of precipitation.

Q: How can I notify AFSC that I want to put a crop to an alternate use?

You can contact your branch office to discuss your situation or call AFSC's Client Service Centre at 1.877.899.2372. Clients can also use the live chat feature through AFSC Connect or AFSC's website. An agent will take your information and pass it onto the appropriate branch.

Q: What can I do to make sure the process works smoothly?

Contact AFSC five days in advance of putting the crop to an alternative use.

Q: How long do I need to wait for an adjuster?

When you contact AFSC five days in advance of starting the work, AFSC will try to complete the inspection before the work begins. If adjusters are not able to come out in time, AFSC will authorize you to leave representative Inspection Strips or Exclosures depending on what alternate use you are intending to put the crop to.

Q: Can I get an advance on my insurance benefits if I think I am in a loss position?

AFSC offers advance payments on production shortfalls to provide clients with partial payments. Payments are based on the total production of each crop; you will need to complete harvest and file your Harvested Production Report before you can be eligible for an advance payment.