

Storms are unpredictable. We aren't.



**AVAILABLE AT YOUR
LOCAL RM OFFICE**

- Interest-free until Dec. 31
- Prompt payment discounts
- No-hassle continuous coverage
- Indemnity up to \$275/acre
- Full or deductible coverage
- Coverage until Oct. 31

June 15 — Last day to file crop reports
June 30 — Last day for new applicants to apply for coverage

FOR MORE INFO CALL TOLL FREE AT 1 (877) 414-7644 OR VISIT SMHI.CA

Importance: High

1. File the report as normal and advise the land owner that if the rains don't come and the crop does not grow to their expectations they can cancel the coverage by June 30th and receive a 100% premium refund. (*cancellation notice is found on the reverse of the first claim form*)
2. If they are uncomfortable with point 1 and the crop is not yet destroyed they should file at a reduced indemnity and if the crop recovers we could allow them to increase their indemnity. The risk to this is that should it hail prior to them requesting an increase such increase would most likely be denied due to the hail.
3. If it does hail and the land owner now wants to increase their coverage we will allow them to purchase additional coverage from AMHL provided the estimated hail damage is within the allowable guidelines.
4. Increases to indemnity with SMHI will be accepted up to **June 30th** provided that no hail has fallen on said crop. **TO** increase the indemnity we require the landowner to initial beside each indemnity change, resign and re date the application. If they cannot make it into your office we will accept an email or a letter from them that clearly defines their intentions. The indemnity increase will take effect when the notice is received by our office.
5. Decreases are in most cases refused but will be considered if the reason for a decrease is due to a poor crop caused by drought like conditions.

If you have any questions do not hesitate to contact our office.

Rodney Schoettler

Chief Executive Officer

Call: D: (306) 569-1852 ext 110 M: (306) 539-1449



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