

Moisture Deficiency Insurance Option Information

Moisture Deficiency Insurance (MDI) is an area-based pasture program. It uses precipitation information from selected weather station(s) to reflect moisture conditions across the province. To assist you in your decisions regarding options for your pasture insurance, AFSC has useful tools available to you. The MDI Payment History Calculator, the Satellite Yield and Moisture Deficiency Coverage and Premium Calculator are available on the AFSC website www.AFSC.ca.

1. Choose the **season length**, short or long, that best represents your pasture growth and supports your management strategies.

The **Season Split** options allow you to divide your growing season and dollar coverage into 2 parts. Clients could be eligible for an insurance payment on one part of the season, regardless of what happens in the other.

Moisture Deficiency Insurance Option Calendar				
Length of Growing Season	May	June	July	August
Short Split Season				
	Early Split		Late Split	
Long Split Season				
	Early Split		Late Split	

2. Choose the precipitation **weighting weather coverage option** that best reflects the area, pasture type, and management practices.

MDI Weather Coverage Options						
Options	Weighting (%)					Coverage Splits
	May	Jun	Jul	Aug		
* A Short	40	20	20	20	0	60/40
* B Short	40	15	15	30	0	55/45
C Long	30	30		20	20	60/40
D Long	25	25	25	25		50/50

* Short Early Split Season ends June 15.