

## Satellite Yield Insurance Option Information

Satellite Yield Insurance (SAT) is an area-based program which provides coverage on pasture. The program uses satellite measurements of light absorbed and reflected by the pasture to estimate pasture growth. To assist you in your decisions regarding options for your pasture insurance, AFSC has useful tools available to you. The Satellite Yield Payment History Calculator and the Satellite Yield and Moisture Deficiency Coverage and Premium Calculator, are available on the AFSC website [www.AFSC.ca](http://www.AFSC.ca).

1. Choose the **length of the growing season**, short or long, that best represents your pasture growth and supports your management strategies.
2. The **Season Split** options allow you to divide your growing season and dollar coverage into 2 parts.

Clients who select the Split Season option could be eligible for an insurance payment on one part of the season, regardless of what happens in the other. Split Season options can generate payments that are more than full season corresponding options, but they will never be less. Clients incur an additional premium for the split option.

Weeks			Satellite Yield Option Calendar										2020	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
May 11	May 18	May 25	Jun 1	Jun 8	Jun 15	Jun 22	Jun 29	Jul 6	Jul 13	Jul 20	Jul 27	Aug 3	Aug 10	Aug 17
<b>Short Season</b>														
Full Season														
Early Split						Late Split								
<b>Long Season</b>														
Full Season														
Early Split								Late Split						

3. **Weighting Options:** Clients who choose a Split Season can choose to allocate their coverage based on Options C, D, E, or F. (e.g. Option C: Short Season Split: 60% of coverage allocated to weeks 1-6 and 40% allocated to weeks 7-11.)

Season Options	Weeks Covered	Coverage Allocation
<b>Full Season Coverage Options – No Split</b>		
A Short	1-11 (mid May-end July)	100%
B Long	1-15 (mid May-end Aug)	100%
Season Options	Weeks Covered Early/Late Season	Coverage Allocation (%) Early/Late Season
<b>Split Season Coverage Options</b>		
C Short	*1-6 / 7-11	60/40
D Short	*1-6 / 7-11	50/50
E Long	*1-8 / 9-15	60/40
F Long	*1-8 / 9-15	50/50

\* Weeks 6 / 7 (Mid - June); Weeks 8 / 9 (Beginning of July)