

Hay Insurance – Moisture Deficiency Endorsement (MDE) Option Information

The Moisture Deficiency Endorsement (MDE) is an area-based coverage option that uses precipitation information from selected weather station(s) to reflect moisture conditions across the province. Claims are based on the current year's precipitation over a specific period at selected weather station(s), compared to the long-term normal precipitation. This endorsement can only be purchased with Hay Insurance. Refer to the Moisture Deficiency Endorsement Insuring Agreement for more information.

Follow the steps below to answer the question: "Which of the months do I most require precipitation?" There are four different MDE options available based on the length of the growing season and the monthly weighting.

Step 1: Choose Length of the Growing Season

Clients can choose between:

- Short Season Option: May, June, and July precipitation
- Long Season Option: May, June, July, and August precipitation

Moisture Deficiency Endorsement Option Calendar				
Length of Growing Season	May	June	July	August
Short Season				
Long Season				

Step 2: Choose Weighting Option

Clients have the choice of different weighting options within the growing season. Weighting the precipitation in each month allows clients to select the weighting options that best reflect their area, crop type, and management practices.

MDE Weather Coverage Options				
Weighting Options	Weighting (%)			
	May	Jun	Jul	Aug
A Short	40	40	20	-
B Short	40	30	30	-
C Long	30	30	20	20
D Long	25	25	25	25