

## Moisture Deficiency Insurance Option Information

Moisture Deficiency Insurance (MDI) is an area-based pasture program 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 specified period at selected weather station(s), compared to the long-term normal precipitation.

Follow the steps below to answer the question: "Which of the months do I most require precipitation?" There are four different MDI options available based on the length of the growing season and the monthly weighting. The option you select should best represent your pasture growth and support your management strategies.

### 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

The season length options allow you to divide your growing season and dollar coverage into the different months. Clients could be eligible for an insurance payment in one month, regardless of what happens in the other.

### 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.

MDI 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

The MDI Payment History Calculator, MDI Premium Calculator, and Weather Station Tool are available on [AFSC.ca/Resources](https://AFSC.ca/Resources).

Refer to the Moisture Deficiency Insurance Insuring Agreement for more information.