

## Silage Greenfeed Lack of Moisture Option

Lack of Moisture (LOM) is an area-based Silage Greenfeed Insurance option that compensates clients when accumulated moisture at a selected weather station(s) falls below 80% of the historical moisture at that weather station(s).

LOM uses precipitation information from selected weather station(s) to reflect accumulated moisture conditions across the province.

Considerations when insuring under the LOM Option are:

1. Choose up to three weather stations from the network of eligible weather stations for insurance which best represent the conditions on your farm (subject to approval by AFSC).
2. Choose the moisture components for the insurance policy that best represents your silage crops growth period and your management strategies:
  - Choose to include or exclude August precipitation
3. Choose the moisture weighting option that best reflects your area, crop type, and management practices:

Weighting Options (%)				
Option	May Precipitation (%)	June Precipitation (%)	July Precipitation (%)	August Precipitation (%)
A	20	40	40	0
B	15	35	35	15
C	0	20	40	40

4. Elect the number of acres that you intend to insure by April 30. Report the land location, number of acres seeded and intended to seed by June 20. You will be billed within +/- 10% of the reported intended acres, whether the acres are seeded or not.

Program information, weather station maps, and the Contract of Insurance for Annual Crops are available online at [www.AFSC.ca](http://www.AFSC.ca).