

COMPENSATION TABLES FOR HAY

Frost table - "Quantity" loss

Days of winter stress	Overall loss rate (%)
10 et -	0
11	0,4
12	0,8
13	1,3
14	1,7
15	2,1
16	3,6
17	4,2
18	4,8
19	5,4
20	6,0
21	6,6

Days of winter stress	Overall loss rate (%)
22	7,2
23	7,8
24	8,4
25	9,0
26	9,6
27	10,2
28	10,8
29	11,4
30	12,0
31	12,6
32	13,2
33	13,8

Days of winter stress	Overall loss rate (%)
34	14,4
35	15,0
36	15,6
37	16,2
38	16,8
39	17,4
40	18,0
41	18,6
42	19,2
43	19,8
44	20,4
45	21,0
46	21,6

Days of winter stress	Overall loss rate (%)
47	22,2
48	22,8
49	23,4
50	24,0
51	24,6
52	25,3
53	25,9
54	26,5
55	27,1
56	27,7
57	28,3
58	28,9
59	29,5
60	30,1

Day of winter stress: A day with $\leq -15^{\circ}\text{C}$ mean temperatures and a ≤ 20 cm snow cover between November 1 and April 30 inclusively

Loss rate: Includes yield losses and reseeding costs

* Aggregate loss includes loss due to winter frost during the winter preceding the policy year, as well as loss due to the cost of reseeding

GRIDS - QUANTITY FOR LACK OF RAIN (GRADATION PER MM OF USEFUL RAINFALL)

2-Mowing Option

Total Useful Rainfall (mm)	Mowing 1	Mowing 2
	May 1 to June 24 May 5 to June 28 May 10 to July 3 Loss Rate (%)	June 25 to August 18 June 29 to August 22 July 4 to August 27 Loss Rate (%)
≥ 155	0.0%	0.0%
154	0.0%	0.5%
153	0.0%	1.1%
152	0.0%	1.6%
151	0.0%	2.1%
150	0.0%	2.7%
149	0.0%	3.2%
148	0.0%	3.7%
147	0.0%	4.2%
146	0.0%	4.8%
145	0.0%	5.3%
144	0.0%	5.8%
143	0.0%	6.4%
142	0.0%	6.9%
141	0.0%	7.4%
140	0.0%	8.0%
139	0.0%	8.5%
138	0.0%	9.0%
137	0.0%	9.5%
136	0.0%	10.1%
135	0.0%	10.6%
134	0.0%	11.1%
133	0.0%	11.7%
132	0.0%	12.2%
131	0.0%	12.7%
130	0.0%	13.3%
129	0.6%	13.8%
128	1.3%	14.3%
127	1.9%	14.8%
126	2.5%	15.4%
125	3.2%	15.9%
124	3.8%	16.4%
123	4.4%	17.0%
122	5.0%	17.5%
121	5.7%	18.0%
120	6.3%	18.6%
119	6.9%	19.1%

Total Useful Rainfall (mm)	Mowing 1	Mowing 2
	May 1 to June 24 May 5 to June 28 May 10 to July 3 Loss Rate (%)	June 25 to August 18 June 29 to August 22 July 4 to August 27 Loss Rate (%)
118	7.6%	19.6%
117	8.2%	20.1%
116	8.8%	20.7%
115	9.5%	21.2%
114	10.1%	21.7%
113	10.7%	22.3%
112	11.3%	22.8%
111	12.0%	23.3%
110	12.6%	23.9%
109	13.2%	24.4%
108	13.9%	24.9%
107	14.5%	25.4%
106	15.1%	26.0%
105	15.8%	26.5%
104	16.4%	27.0%
103	17.0%	27.6%
102	17.6%	28.1%
101	18.3%	28.6%
100	18.9%	29.2%
99	19.5%	29.7%
98	20.2%	30.2%
97	20.8%	30.7%
96	21.4%	31.3%
95	22.1%	31.8%
94	22.7%	32.3%
93	23.3%	32.9%
92	23.9%	33.4%
91	24.6%	33.9%
90	25.2%	34.5%
89	25.8%	35.0%
88	26.5%	35.5%
87	27.1%	36.0%
86	27.7%	36.6%
85	28.4%	37.1%
84	29.0%	37.6%
83	29.6%	38.2%
82	30.2%	38.7%

Total Useful Rainfall (mm)	Mowing 1	Mowing 2
	May 1 to June 24 May 5 to June 28 May 10 to July 3	June 25 to August 18 June 29 to August 22 July 4 to August 27
	Loss Rate (%)	Loss Rate (%)
81	30.9%	39.2%
80	31.5%	39.8%
79	32.1%	40.3%
78	32.8%	40.8%
77	33.4%	41.3%
76	34.0%	41.9%
75	34.7%	42.4%
74	35.3%	42.9%
73	35.9%	43.5%
72	36.5%	44.0%
71	37.2%	44.5%
70	37.8%	45.1%
69	38.4%	45.6%
68	39.1%	46.1%
67	39.7%	46.6%
66	40.3%	47.2%
65	41.0%	47.7%
64	41.6%	48.2%
63	42.2%	48.8%
62	42.8%	49.3%
61	43.5%	49.8%
60	44.1%	50.4%
59	44.7%	50.9%
58	45.4%	51.4%
57	46.0%	51.9%
56	46.6%	52.5%
55	47.3%	53.0%
54	47.9%	53.5%
53	48.5%	54.1%
52	49.1%	54.6%
51	49.8%	55.1%
50	50.4%	55.7%
49	51.0%	56.2%
48	51.7%	56.7%
47	52.3%	57.2%
46	52.9%	57.8%
45	53.6%	58.3%
44	54.2%	58.8%
43	54.8%	59.4%
42	55.4%	59.9%
41	56.1%	60.4%
40	56.7%	61.0%

Total Useful Rainfall (mm)	Mowing 1	Mowing 2
	May 1 to June 24 May 5 to June 28 May 10 to July 3	June 25 to August 18 June 29 to August 22 July 4 to August 27
	Loss Rate (%)	Loss Rate (%)
39	57.3%	61.5%
38	58.0%	62.0%
37	58.6%	62.5%
36	59.2%	63.1%
35	59.9%	63.6%
34	60.5%	64.1%
33	61.1%	64.7%
32	61.7%	65.2%
31	62.4%	65.7%
30	63.0%	66.3%
29	63.6%	66.8%
28	64.3%	67.3%
27	64.9%	67.8%
26	65.5%	68.4%
25	66.2%	68.9%
24	66.8%	69.4%
23	67.4%	70.0%
22	68.0%	70.5%
21	68.7%	71.0%
20	69.3%	71.6%
19	69.9%	72.1%
18	70.6%	72.6%
17	71.2%	73.1%
16	71.8%	73.7%
15	72.5%	74.2%
14	73.1%	74.7%
13	73.7%	75.3%
12	74.3%	75.8%
11	75.0%	76.3%
10	75.6%	76.9%
9	76.2%	77.4%
8	76.9%	77.9%
7	77.5%	78.4%
6	78.1%	79.0%
5	78.8%	79.5%
4	79.4%	80.0%
3	80.0%	80.6%
2	80.6%	81.1%
1	81.3%	81.6%
0	81.9%	82.2%

GRIDS - QUANTITY FOR LACK OF RAIN (GRADATION PER MM OF USEFUL RAINFALL)

3-Mowing Option

Total Useful Rainfall (mm)	Mowing 1	Mowing 2	Loss F3
	May 1 to June 14 May 5 to June 18 May 10 to June 23 Loss Rate (%)	June 15 to July 29 June 19 to Aug.t 2 June 24 to Aug.t 7 Loss Rate (%)	July 30 to Sept. 12 August 3 to Sept. 16 August 8 to Sept. 21 Loss Rate (%)
≥ 140	0.0%	0.0%	0.0%
139	0.0%	0.5%	0.0%
138	0.0%	1.1%	0.0%
137	0.0%	1.6%	0.0%
136	0.0%	2.2%	0.0%
135	0.0%	2.7%	0.0%
134	0.0%	3.2%	0.0%
133	0.0%	3.8%	0.0%
132	0.0%	4.3%	0.0%
131	0.0%	4.9%	0.0%
130	0.0%	5.4%	0.0%
129	0.0%	5.9%	0.0%
128	0.0%	6.5%	0.0%
127	0.0%	7.0%	0.0%
126	0.0%	7.6%	0.0%
125	0.0%	8.1%	0.0%
124	0.0%	8.6%	0.0%
123	0.0%	9.2%	0.0%
122	0.0%	9.7%	0.0%
121	0.0%	10.3%	0.0%
120	0.0%	10.8%	0.0%
119	0.0%	11.3%	0.0%
118	0.0%	11.9%	0.0%
117	0.0%	12.4%	0.0%
116	0.0%	13.0%	0.0%
115	0.0%	13.5%	0.0%
114	0.0%	14.0%	0.0%
113	0.0%	14.6%	0.0%
112	0.0%	15.1%	0.0%
111	0.0%	15.7%	0.0%
110	0.0%	16.2%	0.0%
109	0.0%	16.7%	0.7%
108	0.0%	17.3%	1.4%
107	0.0%	17.8%	2.1%
106	0.0%	18.4%	2.8%

Total Useful Rainfall (mm)	Mowing 1	Mowing 2	Loss F3
	May 1 to June 14 May 5 to June 18 May 10 to June 23 Loss Rate (%)	June 15 to July 29 June 19 to Aug.t 2 June 24 to Aug.t 7 Loss Rate (%)	July 30 to Sept. 12 August 3 to Sept. 16 August 8 to Sept. 21 Loss Rate (%)
105	0.0%	18.9%	3.5%
104	0.7%	19.4%	4.1%
103	1.4%	20.0%	4.8%
102	2.1%	20.5%	5.5%
101	2.8%	21.1%	6.2%
100	3.6%	21.6%	6.9%
99	4.3%	22.1%	7.6%
98	5.0%	22.7%	8.3%
97	5.7%	23.2%	9.0%
96	6.4%	23.8%	9.7%
95	7.1%	24.3%	10.4%
94	7.8%	24.8%	11.0%
93	8.5%	25.4%	11.7%
92	9.2%	25.9%	12.4%
91	9.9%	26.5%	13.1%
90	10.7%	27.0%	13.8%
89	11.4%	27.5%	14.5%
88	12.1%	28.1%	15.2%
87	12.8%	28.6%	15.9%
86	13.5%	29.2%	16.6%
85	14.2%	29.7%	17.3%
84	14.9%	30.2%	17.9%
83	15.6%	30.8%	18.6%
82	16.3%	31.3%	19.3%
81	17.0%	31.9%	20.0%
80	17.8%	32.4%	20.7%
79	18.5%	32.9%	21.4%
78	19.2%	33.5%	22.1%
77	19.9%	34.0%	22.8%
76	20.6%	34.6%	23.5%
75	21.3%	35.1%	24.2%
74	22.0%	35.6%	24.8%
73	22.7%	36.2%	25.5%
72	23.4%	36.7%	26.2%
71	24.1%	37.3%	26.9%

Total Useful Rainfall (mm)	Mowing 1	Mowing 2	Loss F3
	May 1 to June 14 May 5 to June 18 May 10 to June 23 Loss Rate (%)	June 15 to July 29 June 19 to Aug.t 2 June 24 to Aug.t 7 Loss Rate (%)	July 30 to Sept. 12 August 3 to Sept. 16 August 8 to Sept. 21 Loss Rate (%)
70	24.9%	37.8%	27.6%
69	25.6%	38.3%	28.3%
68	26.3%	38.9%	29.0%
67	27.0%	39.4%	29.7%
66	27.7%	40.0%	30.4%
65	28.4%	40.5%	31.1%
64	29.1%	41.0%	31.7%
63	29.8%	41.6%	32.4%
62	30.5%	42.1%	33.1%
61	31.2%	42.7%	33.8%
60	32.0%	43.2%	34.5%
59	32.7%	43.7%	35.2%
58	33.4%	44.3%	35.9%
57	34.1%	44.8%	36.6%
56	34.8%	45.4%	37.3%
55	35.5%	45.9%	38.0%
54	36.2%	46.4%	38.6%
53	36.9%	47.0%	39.3%
52	37.6%	47.5%	40.0%
51	38.3%	48.1%	40.7%
50	39.1%	48.6%	41.4%
49	39.8%	49.1%	42.1%
48	40.5%	49.7%	42.8%
47	41.2%	50.2%	43.5%
46	41.9%	50.8%	44.2%
45	42.6%	51.3%	44.9%
44	43.3%	51.8%	45.5%
43	44.0%	52.4%	46.2%
42	44.7%	52.9%	46.9%
41	45.4%	53.5%	47.6%
40	46.2%	54.0%	48.3%
39	46.9%	54.5%	49.0%
38	47.6%	55.1%	49.7%
37	48.3%	55.6%	50.4%
36	49.0%	56.2%	51.1%
35	49.7%	56.7%	51.8%

Total Useful Rainfall (mm)	Mowing 1	Mowing 2	Loss F3
	May 1 to June 14 May 5 to June 18 May 10 to June 23 Loss Rate (%)	June 15 to July 29 June 19 to Aug.t 2 June 24 to Aug.t 7 Loss Rate (%)	July 30 to Sept. 12 August 3 to Sept. 16 August 8 to Sept. 21 Loss Rate (%)
34	50.4%	57.2%	52.4%
33	51.1%	57.8%	53.1%
32	51.8%	58.3%	53.8%
31	52.5%	58.9%	54.5%
30	53.3%	59.4%	55.2%
29	54.0%	59.9%	55.9%
28	54.7%	60.5%	56.6%
27	55.4%	61.0%	57.3%
26	56.1%	61.6%	58.0%
25	56.8%	62.1%	58.7%
24	57.5%	62.6%	59.3%
23	58.2%	63.2%	60.0%
22	58.9%	63.7%	60.7%
21	59.6%	64.3%	61.4%
20	60.4%	64.8%	62.1%
19	61.1%	65.3%	62.8%
18	61.8%	65.9%	63.5%
17	62.5%	66.4%	64.2%
16	63.2%	67.0%	64.9%
15	63.9%	67.5%	65.6%
14	64.6%	68.0%	66.2%
13	65.3%	68.6%	66.9%
12	66.0%	69.1%	67.6%
11	66.7%	69.7%	68.3%
10	67.5%	70.2%	69.0%
9	68.2%	70.7%	69.7%
8	68.9%	71.3%	70.4%
7	69.6%	71.8%	71.1%
6	70.3%	72.4%	71.8%
5	71.0%	72.9%	72.5%
4	71.7%	73.4%	73.1%
3	72.4%	74.0%	73.8%
2	73.1%	74.5%	74.5%
1	73.8%	75.1%	75.2%
0	74.6%	75.6%	75.9%

* Cumulative daily rainfall useful to plants over the entire growing season
Duration of growing season: 2 mowings 55 days / 3 mowings 45 days
Loss rate: This includes the loss of yield due to lack of rainfall during the growing season.

GRIDS - QUANTITY FOR LACK OF RAIN (GRADATION PER MM OF USEFUL RAINFALL)

4-Mowing Option (40 days)

Total Useful Rainfall (mm)	Mowing 1 May 1 to June 9 Loss Rate (%)	Mowing 2 June 10 to July 19 Loss Rate (%)	Mowing 3 July 20 to August 28 Loss Rate (%)	Mowing 4 August 29 to October 7 Loss Rate (%)
≥ 125	0.0%	0.0%	0.0%	0.0%
124	0.0%	0.6%	0.0%	0.0%
123	0.0%	1.2%	0.0%	0.0%
122	0.0%	1.8%	0.0%	0.0%
121	0.0%	2.4%	0.0%	0.0%
120	0.0%	3.1%	0.0%	0.0%
119	0.0%	3.7%	0.0%	0.0%
118	0.0%	4.3%	0.0%	0.0%
117	0.0%	4.9%	0.0%	0.0%
116	0.0%	5.5%	0.0%	0.0%
115	0.0%	6.1%	0.0%	0.0%
114	0.0%	6.7%	0.0%	0.0%
113	0.0%	7.3%	0.0%	0.0%
112	0.0%	7.9%	0.0%	0.0%
111	0.0%	8.5%	0.0%	0.0%
110	0.0%	9.2%	0.0%	0.0%
109	0.0%	9.8%	0.7%	0.0%
108	0.0%	10.4%	1.3%	0.0%
107	0.0%	11.0%	2.0%	0.0%
106	0.0%	11.6%	2.6%	0.0%
105	0.0%	12.2%	3.3%	0.0%
104	0.0%	12.8%	3.9%	0.0%
103	0.0%	13.4%	4.6%	0.0%
102	0.0%	14.0%	5.2%	0.0%
101	0.0%	14.6%	5.9%	0.0%
100	0.0%	15.3%	6.5%	0.0%
99	0.0%	15.9%	7.2%	0.0%
98	0.0%	16.5%	7.8%	0.0%
97	0.0%	17.1%	8.5%	0.0%
96	0.0%	17.7%	9.1%	0.0%
95	0.0%	18.3%	9.8%	0.0%
94	0.8%	18.9%	10.4%	0.0%
93	1.5%	19.5%	11.1%	0.0%
92	2.3%	20.1%	11.7%	0.0%
91	3.1%	20.7%	12.4%	0.0%

Total Useful Rainfall (mm)	Mowing 1 May 1 to June 9 Loss Rate (%)	Mowing 2 June 10 to July 19 Loss Rate (%)	Mowing 3 July 20 to August 28 Loss Rate (%)	Mowing 4 August 29 to October 7 Loss Rate (%)
90	3.9%	21.4%	13.0%	0.0%
89	4.6%	22.0%	13.7%	0.0%
88	5.4%	22.6%	14.3%	0.0%
87	6.2%	23.2%	15.0%	0.0%
86	6.9%	23.8%	15.6%	0.0%
85	7.7%	24.4%	16.3%	0.0%
84	8.5%	25.0%	16.9%	0.0%
83	9.2%	25.6%	17.6%	0.0%
82	10.0%	26.2%	18.2%	0.0%
81	10.8%	26.8%	18.9%	0.0%
80	11.6%	27.5%	19.5%	0.0%
79	12.3%	28.1%	20.2%	0.0%
78	13.1%	28.7%	20.8%	0.0%
77	13.9%	29.3%	21.5%	1.0%
76	14.6%	29.9%	22.1%	2.1%
75	15.4%	30.5%	22.8%	3.1%
74	16.2%	31.1%	23.4%	4.2%
73	16.9%	31.7%	24.1%	5.2%
72	17.7%	32.3%	24.7%	6.2%
71	18.5%	32.9%	25.4%	7.3%
70	19.3%	33.6%	26.0%	8.3%
69	20.0%	34.2%	26.7%	9.4%
68	20.8%	34.8%	27.3%	10.4%
67	21.6%	35.4%	28.0%	11.4%
66	22.3%	36.0%	28.6%	12.5%
65	23.1%	36.6%	29.3%	13.5%
64	23.9%	37.2%	29.9%	14.6%
63	24.6%	37.8%	30.6%	15.6%
62	25.4%	38.4%	31.2%	16.6%
61	26.2%	39.0%	31.9%	17.7%
60	27.0%	39.7%	32.5%	18.7%
59	27.7%	40.3%	33.2%	19.8%
58	28.5%	40.9%	33.8%	20.8%
57	29.3%	41.5%	34.5%	21.8%
56	30.0%	42.1%	35.1%	22.9%
55	30.8%	42.7%	35.8%	23.9%
54	31.6%	43.3%	36.4%	25.0%
53	32.3%	43.9%	37.1%	26.0%
52	33.1%	44.5%	37.7%	27.0%
51	33.9%	45.1%	38.4%	28.1%

Total Useful Rainfall (mm)	Mowing 1 May 1 to June 9 Loss Rate (%)	Mowing 2 June 10 to July 19 Loss Rate (%)	Mowing 3 July 20 to August 28 Loss Rate (%)	Mowing 4 August 29 to October 7 Loss Rate (%)
50	34.7%	45.8%	39.0%	29.1%
49	35.4%	46.4%	39.7%	30.2%
48	36.2%	47.0%	40.3%	31.2%
47	37.0%	47.6%	41.0%	32.2%
46	37.7%	48.2%	41.6%	33.3%
45	38.5%	48.8%	42.3%	34.3%
44	39.3%	49.4%	42.9%	35.4%
43	40.0%	50.0%	43.6%	36.4%
42	40.8%	50.6%	44.2%	37.4%
41	41.6%	51.2%	44.9%	38.5%
40	42.4%	51.9%	45.5%	39.5%
39	43.1%	52.5%	46.2%	40.6%
38	43.9%	53.1%	46.8%	41.6%
37	44.7%	53.7%	47.5%	42.6%
36	45.4%	54.3%	48.1%	43.7%
35	46.2%	54.9%	48.8%	44.7%
34	47.0%	55.5%	49.4%	45.8%
33	47.7%	56.1%	50.1%	46.8%
32	48.5%	56.7%	50.7%	47.8%
31	49.3%	57.3%	51.4%	48.9%
30	50.1%	58.0%	52.0%	49.9%
29	50.8%	58.6%	52.7%	51.0%
28	51.6%	59.2%	53.3%	52.0%
27	52.4%	59.8%	54.0%	53.0%
26	53.1%	60.4%	54.6%	54.1%
25	53.9%	61.0%	55.3%	55.1%
24	54.7%	61.6%	55.9%	56.2%
23	55.4%	62.2%	56.6%	57.2%
22	56.2%	62.8%	57.2%	58.2%
21	57.0%	63.4%	57.9%	59.3%
20	57.8%	64.1%	58.5%	60.3%
19	58.5%	64.7%	59.2%	61.4%
18	59.3%	65.3%	59.8%	62.4%
17	60.1%	65.9%	60.5%	63.4%
16	60.8%	66.5%	61.1%	64.5%
15	61.6%	67.1%	61.8%	65.5%
14	62.4%	67.7%	62.4%	66.6%
13	63.1%	68.3%	63.1%	67.6%
12	63.9%	68.9%	63.7%	68.6%
11	64.7%	69.5%	64.4%	69.7%

Total Useful Rainfall (mm)	Mowing 1 May 1 to June 9 Loss Rate (%)	Mowing 2 June 10 to July 19 Loss Rate (%)	Mowing 3 July 20 to August 28 Loss Rate (%)	Mowing 4 August 29 to October 7 Loss Rate (%)
10	65.5%	70.2%	65.0%	70.7%
9	66.2%	70.8%	65.7%	71.8%
8	67.0%	71.4%	66.3%	72.8%
7	67.8%	72.0%	67.0%	73.8%
6	68.5%	72.6%	67.6%	74.9%
5	69.3%	73.2%	68.3%	75.9%
4	70.1%	73.8%	68.9%	77.0%
3	70.8%	74.4%	69.6%	78.0%
2	71.6%	75.0%	70.2%	79.0%
1	72.4%	75.6%	70.9%	80.1%
0	73.2%	76.3%	71.5%	81.1%

* Cumulative daily rainfall useful to plants over the entire growing season

Duration of growing season: 40 days

Loss rate: This includes the loss of yield due to lack of rainfall during the growing season.

QUANTITY LOSS

The Quantity Loss is calculated independently for each covered mowing. The breakdown of the insurable yield for each mowing depends on the following:

- certificate options
- the number of mowings
- the harvest start date.

The breakdown by mowing is as follows:

Options	Start Date	Mowing 1	Mowing 2	Mowing 3	Mowing 4
2 mowings	Early	65%	35%	n/a	n/a
	Normal	70%	30%	n/a	n/a
3 mowings	Early	50%	30%	20%	n/a
	Normal	55%	30%	15%	n/a
4 mowings	n/a	40%	25%	20%	15%
Pastures	n/a	40%	30%	30%	n/a

n/a: Not applicable

QUANTITY GRID – LACK OF HEAT

(Grid based on a gradation of Degree-days, base 5)

Heat Deficit in Mowing 1 Compared With Historical Data for a Period of 45 Days (DD5 Deficit)	Additional Loss in Mowing 1 if Lack of Useful Water (%)
≤ 25	0.0%
26	0.3%
27	0.6%
28	0.9%
29	1.1%
30	1.4%
31	1.7%
32	2.0%
33	2.3%
34	2.6%
35	2.9%
36	3.1%
37	3.4%
38	3.7%
39	4.0%
40	4.3%
41	4.6%
42	4.8%
43	5.1%
44	5.4%
45	5.7%
46	6.0%
47	6.3%
48	6.6%
49	6.8%
50	7.1%
51	7.4%
52	7.7%
53	8.0%
54	8.3%
55	8.6%
56	8.8%
57	9.1%
58	9.4%
59	9.7%
≥ 60	10.0%

GRID – HAY QUALITY - QUALITY LOSS DUE TO EXCESS RAINFALL

(Gradation of losses per day suitable for harvesting)

Number of days suitable for harvesting	25-Day Grid Options 2M and 3M Mowing 1 and 2 Loss rate (%)	20-Day Grid Option 3M (mowing 3) Option 4M (mowings 1, 2, and 3) Loss rate (%)	15-Day Grid Option 4M Mowing 4 Loss rate (%)
11	0.0%	0.0%	0.0%
10	1.8%	0.0%	0.0%
9	3.6%	2.0%	0.0%
8	5.4%	4.0%	0.0%
7	7.2%	6.0%	0.0%
6	9.0%	8.0%	2.9%
5	10.8%	10.0%	5.8%
4	12.6%	12.0%	8.7%
3	14.4%	14.0%	11.6%
2	16.2%	16.0%	14.5%
1	18.0%	18.0%	17.4%
0	20.0%	20.0%	20.0%

Loss rate: This includes the loss of quality (translated into yield loss) due to excess rainfall during the harvest period

REFERENCE PERIODS FOR CALCULATING

Sequences of days suitable for harvesting

Options	Categories	Mowing 1	Mowing 2	Mowing 3	Mowing 4
2 mowings	Early	June 15 to July 9	August 9 to Sept. 2	n/a	n/a
	Normal	June 25 to July 19	August 19 to Sept. 12	n/a	n/a
3 mowings	Early	June 5 - June 29	July 20 to August 13	August 3 to Sept. 22	n/a
	Normal	June 15 to July 9	July 30 to August 23	Sept. 13 to Oct. 2	n/a
4 mowings	n/a	June 1 to June 20	July 11 to July 30	August 20 to Sept. 8	Sept. 29 to Oct. 13

Day suitable for harvesting when rainfall is less than

- 1 mm of rain
- 30 mm of rain the day before a suitable day for harvesting
- 50 mm of rain two or three days before a suitable day for harvesting