

FROST TABLE - "QUANTITY" LOSS

Days of winter stress	Overall loss rate (%)	Days of winter stress	Overall loss rate (%)	Days of winter stress	Overall loss rate (%)	Days of winter stress	Overall loss rate (%)
10 and -	0	26	16	41	31	56	46
11	1	27	17	42	32	57	47
12	2	28	18	43	33	58	48
13	3	29	19	44	34	59	49
14	4	30	20	45	35	60	50
15	5	31	21	46	36	61	51
16	6	32	22	47	37	62	52
17	7	33	23	48	38	63	53
18	8	34	24	49	39	64	54
19	9	35	25	50	40	65	55
20	10	36	26	51	41	66	56
21	11	37	27	52	42	67	57
22	12	38	28	53	43	68	58
23	13	39	29	54	44	69	59
24	14	40	30	55	45	70	60
25	15						

Day of winter stress: A day with ≤ -12°C mean temperatures and a ≤ 20 cm snow cover between November 1 and April 30 inclusively
Loss rate: Includes yield losses and reseeded costs

QUANTITY TABLE (LACK OF RAIN) - "QUANTITY" LOSS - OPTION: 2 CUTS (60 DAYS)

Accumulation* (mm of rain)	1st cut May 1 - June 30 Loss rate (%)	2nd cut July 1 - Aug. 30 Loss rate (%)	Accumulation* (mm of rain)	1st cut May 1 - June 30 Loss rate (%)	2nd cut July 1 - Aug. 30 Loss rate (%)
175 and -	0.0	0.0	128	20.7	31.0
174	0.4	0.7	127	21.1	31.7
173	0.9	1.3	126	21.6	32.3
172	1.3	2.0	125	22.0	33.0
171	1.8	2.6	124	22.4	33.7
170	2.2	3.3	123	22.9	34.3
169	2.6	4.0	122	23.3	35.0
168	3.1	4.6	121	23.8	35.6
167	3.5	5.3	120	24.2	36.3
166	4.0	5.9	119	24.6	37.0
165	4.4	6.6	118	25.1	37.6
164	4.8	7.3	117	25.5	38.3
163	5.3	7.9	116	26.0	38.9
162	5.7	8.6	115	26.4	39.6
161	6.2	9.2	114	26.8	40.3
160	6.6	9.9	113	27.3	40.9
159	7.0	10.6	112	27.7	41.6
158	7.5	11.2	111	28.2	42.2
157	7.9	11.9	110	28.6	42.9
156	8.4	12.5	109	29.0	43.6
155	8.8	13.2	108	29.5	44.2
154	9.2	13.9	107	29.9	44.9
153	9.7	14.5	106	30.4	45.5
152	10.1	15.2	105	30.8	46.2
151	10.6	15.8	104	31.2	46.9
150	11.0	16.5	103	31.7	47.5
149	11.4	17.2	102	32.1	48.2
148	11.9	17.8	101	32.6	48.8
147	12.3	18.5	100	33.0	49.5
146	12.8	19.1	99	33.4	50.2
145	13.2	19.8	98	33.9	50.8
144	13.6	20.5	97	34.3	51.5
143	14.1	21.1	96	34.8	52.1
142	14.5	21.8	95	35.2	52.8
141	15.0	22.4	94	35.6	53.5
140	15.4	23.1	93	36.1	54.1
139	15.8	23.8	92	36.5	54.8
138	16.3	24.4	91	37.0	55.4
137	16.7	25.1	90	37.4	56.1
136	17.2	25.7	89	37.8	56.8
135	17.6	26.4	88	38.3	57.4
134	18.0	27.1	87	38.7	58.1
133	18.5	27.7	86	39.2	58.7
132	18.9	28.4	85	39.6	59.4
131	19.4	29.0	84	40.0	60.0
130	19.8	29.7	83	40.4	60.7
129	20.2	30.4	82	40.9	61.4

Accumulation* (mm of rain)	1st cut May 1 - June 30 Loss rate (%)	2nd cut July 1 - Aug. 30 Loss rate (%)
81	41.3	62.0
80	41.8	62.7
79	42.2	63.4
78	42.6	64.0
77	43.1	64.7
76	43.5	65.3
75	44.0	66.0
74	44.4	66.7
73	44.8	67.3
72	45.3	68.0
71	45.7	68.6
70	46.2	69.3
69	46.6	70.0
68	47.0	70.6
67	47.5	71.3
66	47.9	71.9
65	48.4	72.6
64	48.8	73.3
63	49.2	73.9
62	49.7	74.6
61	50.1	75.2
60	50.5	75.9
59	51.0	76.6
58	51.4	77.2
57	51.9	77.9
56	52.3	78.5
55	52.7	79.2
54	53.2	79.9
53	53.6	80.5
52	54.1	81.2
51	54.5	81.8
50	54.9	82.5
49	55.4	83.2
48	55.8	83.8
47	56.3	84.5
46	56.7	85.1
45	57.1	85.8
44	57.6	86.5
43	58.0	87.1
42	58.5	87.8
41	58.9	88.4

Accumulation* (mm of rain)	1st cut May 1 - June 30 Loss rate (%)	2nd cut July 1 - Aug. 30 Loss rate (%)
40	59.3	89.1
39	59.8	89.8
38	60.2	90.4
37	60.7	91.1
36	61.1	91.7
35	61.5	92.4
34	62.0	93.1
33	62.4	93.7
32	62.9	94.4
31	63.3	95.0
30	63.7	95.7
29	64.2	96.4
28	64.6	97.0
27	65.1	97.7
26	65.5	98.3
25	65.9	99.0
24	66.4	99.7
23	66.8	100.0
22	67.3	100.0
21	67.7	100.0
20	68.1	100.0
19	68.6	100.0
18	69.0	100.0
17	69.5	100.0
16	69.9	100.0
15	70.3	100.0
14	70.8	100.0
13	71.2	100.0
12	71.6	100.0
11	72.1	100.0
10	72.5	100.0
9	73.0	100.0
8	73.4	100.0
7	73.8	100.0
6	74.3	100.0
5	74.7	100.0
4	75.2	100.0
3	75.6	100.0
2	76.0	100.0
1	76.5	100.0

* Accumulation: Total daily rainfall during the entire growth period
Duration of growth: 60 days
Loss rate: Includes yield loss due to lack of rain

GRILLE QUANTITY TABLE (LACK OF RAIN) - "QUANTITY" LOSS - OPTION: 3 CUTS (45 DAYS)

Accumulation* (mm of rain)	1st cut May 1 - June 15 Loss rate (%)	2nd cut June 16 - July 31 Loss rate (%)	3rd cut Aug. 1 - Sept. 15 Loss rate (%)
135 and -	0.0	0.0	0.0
134	0.5	0.8	0.8
133	1.0	1.5	1.5
132	1.5	2.3	2.3
131	2.0	3.0	3.0
130	2.5	3.8	3.8
129	3.0	4.5	4.5
128	3.5	5.3	5.3
127	4.0	6.0	6.0
126	4.5	6.8	6.8
125	5.0	7.5	7.5
124	5.5	8.3	8.3
123	6.0	9.0	9.0
122	6.5	9.8	9.8
121	7.0	10.5	10.5
120	7.5	11.3	11.3
119	8.0	12.0	12.0
118	8.5	12.8	12.8
117	9.0	13.5	13.5
116	9.5	14.3	14.3
115	10.0	15.0	15.0
114	10.5	15.8	15.8
113	11.0	16.5	16.5
112	11.5	17.3	17.3
111	12.0	18.0	18.0
110	12.5	18.8	18.8
109	13.0	19.5	19.5
108	13.5	20.3	20.3
107	14.0	21.0	21.0
106	14.5	21.8	21.8
105	15.0	22.5	22.5

Accumulation* (mm of rain)	1st cut May 1 - June 15 Loss rate (%)	2nd cut June 16 - July 31 Loss rate (%)	3rd cut Aug. 1 - Sept. 15 Loss rate (%)
104	15.5	23.3	23.3
103	16.0	24.0	24.0
102	16.5	24.8	24.8
101	17.0	25.5	25.5
100	17.5	26.3	26.3
99	18.0	27.0	27.0
98	18.5	27.8	27.8
97	19.0	28.5	28.5
96	19.5	29.3	29.3
95	20.0	30.0	30.0
94	20.5	30.8	30.8
93	21.0	31.5	31.5
92	21.5	32.3	32.3
91	22.0	33.0	33.0
90	22.5	33.8	33.8
89	23.0	34.5	34.5
88	23.5	35.3	35.3
87	24.0	36.0	36.0
86	24.5	36.8	36.8
85	25.0	37.5	37.5
84	25.5	38.3	38.3
83	26.0	39.0	39.0
82	26.5	39.8	39.8
81	27.0	40.5	40.5
80	27.5	41.3	41.3
79	28.0	42.0	42.0
78	28.5	42.8	42.8
77	29.0	43.5	43.5
76	29.5	44.3	44.3
75	30.0	45.0	45.0
74	30.5	45.8	45.8

Accumulation* (mm of rain)	1st cut May 1 – June 15 Loss rate (%)	2nd cut June 16 – July 31 Loss rate (%)	3rd cut Aug. 1 - Sept. 15 Loss rate (%)
73	31.0	46.5	46.5
72	31.5	47.3	47.3
71	32.0	48.0	48.0
70	32.5	48.8	48.8
69	33.0	49.5	49.5
68	33.5	50.3	50.3
67	34.0	51.0	51.0
66	34.5	51.8	51.8
65	35.0	52.5	52.5
64	35.5	53.3	53.3
63	36.0	54.0	54.0
62	36.5	54.8	54.8
61	37.0	55.5	55.5
60	37.5	56.3	56.3
59	38.0	57.0	57.0
58	38.5	57.8	57.8
57	39.0	58.5	58.5
56	39.5	59.3	59.3
55	40.0	60.0	60.0
54	40.5	60.8	60.8
53	41.0	61.5	61.5
52	41.5	62.3	62.3
51	42.0	63.0	63.0
50	42.5	63.8	63.8
49	43.0	64.5	64.5
48	43.5	65.3	65.3
47	44.0	66.0	66.0
46	44.5	66.8	66.8
45	45.0	67.5	67.5
44	45.5	68.3	68.3
43	46.0	69.0	69.0
42	46.5	69.8	69.8
41	47.0	70.5	70.5
40	47.5	71.3	71.3
39	48.0	72.0	72.0
38	48.5	72.8	72.8
37	49.0	73.5	73.5
36	49.5	74.3	74.3

Accumulation* (mm of rain)	1st cut May 1 – June 15 Loss rate (%)	2nd cut June 16 – July 31 Loss rate (%)	3rd cut Aug. 1 - Sept. 15 Loss rate (%)
35	50.0	75.0	75.0
34	50.5	75.8	75.8
33	51.0	76.5	76.5
32	51.5	77.3	77.3
31	52.0	78.0	78.0
30	52.5	78.8	78.8
29	53.0	79.5	79.5
28	53.5	80.3	80.3
27	54.0	81.0	81.0
26	54.5	81.8	81.8
25	55.0	82.5	82.5
24	55.5	83.3	83.3
23	56.0	84.0	84.0
22	56.5	84.8	84.8
21	57.0	85.5	85.5
20	57.5	86.3	86.3
19	58.0	87.0	87.0
18	58.5	87.8	87.8
17	59.0	88.5	88.5
16	59.5	89.3	89.3
15	60.0	90.0	90.0
14	60.5	90.8	90.8
13	61.0	91.5	91.5
12	61.5	92.3	92.3
11	62.0	93.0	93.0
10	62.5	93.8	93.8
9	63.0	94.5	94.5
8	63.5	95.3	95.3
7	64.0	96.0	96.0
6	64.5	96.8	96.8
5	65.0	97.5	97.5
4	65.5	98.3	98.3
3	66.0	99.0	99.0
2	66.5	99.8	99.8
1	67.0	100.0	100.0
0	67.5	100.0	100.0

* Accumulation: Total daily rainfall during the entire growth period
Duration of growth: 45 days
Loss rate: Includes yield loss due to lack of rain during the growth period

QUANTITY TABLE (LACK OF RAIN) - "QUANTITY" LOSS - OPTION: 4 CUTS (40 DAYS)

Accumulation* (mm of rain)	1st cut May 1 – June 9 Loss rate (%)	2nd cut June 10 – July 19 Loss rate (%)	3rd cut July 20 – Aug. 28 Loss rate (%)	4th cut Aug 29 – Oct. 7 Loss rate (%)
115 and -	0.0	0	0	0
114	0.7	1	1	1
113	1.3	2	2	2
112	2.0	3	3	3
111	2.7	4	4	4
110	3.3	5	5	5
109	4.0	6	6	6
108	4.7	7	7	7
107	5.3	8	8	8
106	6.0	9	9	9
105	6.7	10	10	10
104	7.3	11	11	11
103	8.0	12	12	12
102	8.7	13	13	13
101	9.3	14	14	14
100	10.0	15	15	15
99	10.7	16	16	16
98	11.3	17	17	17
97	12.0	18	18	18
96	12.7	19	19	19
95	13.3	20	20	20
94	14.0	21	21	21
93	14.7	22	22	22
92	15.3	23	23	23
91	16.0	24	24	24
90	16.7	25	25	25
89	17.3	26	26	26
88	18.0	27	27	27
87	18.7	28	28	28
86	19.3	29	29	29
85	20.0	30	30	30

Accumulation* (mm of rain)	1st cut May 1 – June 9 Loss rate (%)	2nd cut June 10 – July 19 Loss rate (%)	3rd cut July 20 – Aug. 28 Loss rate (%)	4th cut Aug 29 – Oct. 7 Loss rate (%)
84	20.7	31	31	31
83	21.3	32	32	32
82	22.0	33	33	33
81	22.7	34	34	34
80	23.3	35	35	35
79	24.0	36	36	36
78	24.7	37	37	37
77	25.3	38	38	38
76	26.0	39	39	39
75	26.7	40	40	40
74	27.3	41	41	41
73	28.0	42	42	42
72	28.7	43	43	43
71	29.3	44	44	44
70	30.0	45	45	45
69	30.7	46	46	46
68	31.3	47	47	47
67	32.0	48	48	48
66	32.7	49	49	49
65	33.3	50	50	50
64	34.0	51	51	51
63	34.7	52	52	52
62	35.3	53	53	53
61	36.0	54	54	54
60	36.7	55	55	55
59	37.3	56	56	56
58	38.0	57	57	57
57	38.7	58	58	58
56	39.3	59	59	59
55	40.0	60	60	60
54	40.7	61	61	61

Accumulation* (mm of rain)	1st cut May 1 – June 9 Loss rate (%)	2nd cut June 10 – July 19 Loss rate (%)	3rd cut July 20 – Aug. 28 Loss rate (%)	4th cut Aug 29 – Oct. 7 Loss rate (%)
53	41.3	62	62	62
52	42.0	63	63	63
51	42.7	64	64	64
50	43.3	65	65	65
49	44.0	66	66	66
48	44.7	67	67	67
47	45.3	68	68	68
46	46.0	69	69	69
45	46.7	70	70	70
44	47.3	71	71	71
43	48.0	72	72	72
42	48.7	73	73	73
41	49.3	74	74	74
40	50.0	75	75	75
39	50.7	76	76	76
38	51.3	77	77	77
37	52.0	78	78	78
36	52.7	79	79	79
35	53.3	80	80	80
34	54.0	81	81	81
33	54.7	82	82	82
32	55.3	83	83	83
31	56.0	84	84	84
30	56.7	85	85	85
29	57.3	86	86	86
28	58.0	87	87	87
27	58.7	88	88	88

Accumulation* (mm of rain)	1st cut May 1 – June 9 Loss rate (%)	2nd cut June 10 – July 19 Loss rate (%)	3rd cut July 20 – Aug. 28 Loss rate (%)	4th cut Aug 29 – Oct. 7 Loss rate (%)
26	59.3	89	89	89
25	60.0	90	90	90
24	60.7	91	91	91
23	61.3	92	92	92
22	62.0	93	93	93
21	62.7	94	94	94
20	63.3	95	95	95
19	64.0	96	96	96
18	64.7	97	97	97
17	65.3	98	98	98
16	66.0	99	99	99
15	66.7	100	100	100
14	67.3	100	100	100
13	68.0	100	100	100
12	68.7	100	100	100
11	69.3	100	100	100
10	70.0	100	100	100
9	70.7	100	100	100
8	71.3	100	100	100
7	72.0	100	100	100
6	72.7	100	100	100
5	73.3	100	100	100
4	74.0	100	100	100
3	74.7	100	100	100
2	75.3	100	100	100
1	76.0	100	100	100
0	76.7	100	100	100

* Accumulation: Total daily rainfall during the entire growth period
Duration of growth: 40 days
Loss rate: Includes yield loss due to lack of rain during the growth period

QUANTITY LOSS

Quantity loss is calculated independently for each cut covered. The insurable yield for each cut is broken down depending on the following options: number of cuts and date of the start of harvest. The possibilities per cut are as follows:

Option	Date of start of harvest	1st cut or growth period	2nd cut or growth period	3rd cut or growth period	4th cut or growth period
2 cuts	Before June 25	65%	35%	N/A	N/A
	As of June 25	70%	30%	N/A	N/A
3 cuts	Before June 16	50%	30%	20%	N/A
	As of June 16	55%	30%	15%	N/A
4 cuts	As of June 1	40%	25%	20%	15%
Pastures	N/A	40%	30%	30%	N/A

QUALITY TABLE (EXCESS RAIN) - HAY "QUALITY" LOSS

Number of 2-consecutive-day sequences of nice weather	Hay loss rate 2 and 3 cut options (%)	Hay loss rate 4 cut option (%)
8	0%	N/A
7	4%	N/A
6	8%	N/A
5	12%	0%
4	16%	7%
3	20%	14%
2	24%	21%
1	28%	28%
0	32%	32%

Loss rate: Includes quality loss (resulting in yield loss) due to excess rain during harvest

REFERENCE PERIODS TO ESTABLISH SEQUENCES OF NICE WEATHER

Option	Start of harvest	1st cut	2nd cut	3rd cut	4th cut
2 cuts	Before June 25	June 10 – July 9	July 25 – August 23	N/A	N/A
2 cuts	As of June 25	June 25 – July 24	August 9 – Sept. 7	N/A	N/A
3 cuts	Before June 16	June 1 – 30	July 16 – August 14	August 30 – Sept. 28	N/A
3 cuts	As of June 16	June 16 – July 15	July 31 – August 29	Sept. 14 – Oct. 13	N/A
4 cuts	As of June 1	June 1 – 20	July 12 – 31	August 21 – Sept. 9	Sept. 30 – Oct. 19

Nice weather day: Day with less than 2 mm of rain
Nice weather day not considered when preceded by:
- A day with 30 mm or more of rainfall
- 2 or 3 consecutive days with more than 50 mm of rain overall