

Crop insurance – Hay and Pasture Coverage “Lack of Heat” Grid

From the 2024 insurance year onwards, the [“Lack of heat”](#) grid will be introduced in addition to the [“Quantity – Lack of rain”](#) grid in order to measure the combined effect of lack of heat and drought on first mowing loss rates.

Specifications Regarding the “Lack of Heat” Grid

The “lack of heat” grid is based on the cumulative degree-days for the current year compared with historical data to estimate losses due to lack of heat.

Analyses conducted by La Financière agricole have revealed that rain leads to an increase in yield, regardless of the temperature (lack of heat or not).

However, when there is a rain deficit, the lack of heat has an unfavourable influence on the yield.

In Summary

The [“Lack of heat”](#) grid complements the [“Lack of rain”](#) grid by offering a suitable solution when there is a lack of heat at first mowing.

- Applicable only for the first mowing and the first grazing period.
- Used for all mowing options.
- Evaluates the first 45 days following the growth start date.
- Applicable only in situations where there is a lack of useful rainfall at a regional scale.

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