

Hail Season is among us again!

I hope everyone is keeping well amidst the challenging times we're all facing. We will return to the RM office effective June 1st; however, the doors are still closed to the public (options for returning crop reports are below, but if you do require in-person assistance/service for SMHI/AMHL, we just ask that you please follow social distancing & sanitizing guidelines).

In addition to hoping you & your families are all healthy & safe, I also hope this season gives us more rain than the past few years! Below are a few reminders/items to note for the 2020 hail year. As always, let me know if you have any questions!

Have a great summer everyone!

- Anna Rintoul, Administrator

Additional Municipal Hail (AMHL):

Once again, AMHL is available at the office this year. If you'd like coverage or a quote, please don't hesitate to get in touch – I'm happy to help you! (306)365-2924 or rm310@sasktel.net.

SMHI reminders:

- Crop reports are due no **no later than June 15th**, even if you have no crops to insure. **Crop reports can also be returned via mail, fax (306-365-2129), email (rm310@sasktel.net), or in the mail slot at the RM office after hours.**
- **Leave no lines blank** - be sure to mark "NO CROP" or "EXEMPT" on parcels that require no insurance or have exempt crops. (I will have to bother you if any lines are left blank).
- If your land is rented out, you have the option to take coverage. If you do not want coverage, just write "CASH RENT"
- Crops on rented land (except crown land) are not insurable under the Municipal Hail program (see note above signature line). **Coverage can be obtained through Additional Municipal Hail at the same rates, with the premium deferred to August 1st.**
- You are automatically covered through SMHI for \$25/ac but if you want higher coverage (up to \$275/ac) you must return the crop report before June 15th.
- Up to **\$500/ac combined coverage** available with SMHI and AMHI!



DID YOU KNOW that Municipal Hail (MH) has been providing affordable and continuous coverage to land owners for over 100 years; and

DID YOU KNOW that our mission is to reduce the business risk for farmers by providing crop hail and fire insurance coverage at cost while providing industry leading loss assessments, insurance on credit and use technology to provide the highest level of customer service in the industry; and

DID YOU KNOW that MH is operated by farmers for farmers and surplus funds from light claim years stay in Saskatchewan and go back to their customers through lower rates; and

DID YOU KNOW that our board of directors is comprised of producers who are elected by delegates appointed by Rural Municipalities; and

DID YOU KNOW that SMHI is the only crop hail insurer that offers prompt payment discounts and deferred payment interest free to December 31st; and

DID YOU KNOW that MH was the first company to automate the loss adjustment process; and

DID YOU KNOW that we have improved our claim response time and have strategically placed adjustment teams; and

DID YOU KNOW that we provide the most farmer friendly claim review practices in the industry; and

DID YOU KNOW that MH has paid back in losses over 77.7 cents of every dollar collected in premiums; and

DID YOU KNOW that you can also purchase additional insurance on your owned or rented land through **ADDITIONAL MUNICIPAL HAIL LTD.**; and

DID YOU KNOW that we offer a combined indemnity limit up to \$850 per acre; and

DID YOU KNOW that you can file your SMHI crop report online; and

DID YOU KNOW that we have the team and resources in place to continuously take care of your hail insurance needs now and into the future; and

DID YOU KNOW that you can contact Anna Rintoul at 306-365-2924 or Head office at 1-877-414-7644, or visit us online at smhi.ca for more information.

Storms are unpredictable. We aren't.

2020 Rates for the RM of USBORNE No. 310

Twp.	Rge.	Mer.	Base	SMHI
			Rate	If paid by Sept. 30
			%	%
31	22	2	2.6	2.5
31	23	2	2.5	2.4
31	24	2	4.8	4.6
32	22	2	2.2	2.1
32	23	2	2.2	2.1
32	24	2	2.2	2.1
33	22	2	2.4	2.3
33	23	2	2.2	2.1
33	24	2	2.0	1.9

Notable Features

- No-hassle continuous coverage commencing May 15
- Losses equal to or over 85 paid at 100
- Industry leading loss adjustments
- Claim text messaging notifications
- File your claim by: phone, email or fax
- Base rates, crop surcharges and deductibles are the same for all companies
- To file online go to smhi.ca and select "File Crop report"

For more details on your insurance options reference the enclosed brochures or visit us online at smhi.ca.

We look forward to providing your crop hail insurance coverage and if you have any questions or concerns feel free to contact our head office in Regina at 1-877-414-7644 or contact your local agent, **ANNA RINTOUL** at the RM of USBORNE No. 310 at (306)365-2924.

Yours truly,

MUNICIPAL HAIL INSURANCE

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