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## Seed Potato Post-Harvest Virus Protection

The New Brunswick Agricultural Insurance Commission continues to offer coverage for seed potatoes that have high post-harvest PVY levels and are deemed ineligible for planting in New Brunswick. This coverage is included as part of the comprehensive field insurance plan for seed potatoes.

To be eligible for the Post harvest Virus Protection (PHVP) coverage:

- The seedlot planted must be Elite 4 or higher.
- The seedlot planted must have a post-harvest virus test result with no more than 0.5% PVY.
- The seedlot must retain a seed classification of Certified or better.
- The insured must retain detailed records showing that preventative sprays of mineral oil and insecticides were applied regularly as part of a preventative program to reduce the risk of PVY spread by aphids.
- If the insured fails to meet **any** of the conditions above, he or she is not eligible for losses due to high post-harvest virus levels but they are still eligible for losses due to other insured seed perils (low yield).

The indemnity for PHVP is calculated as a decertification claim, whereby the production to count is calculated by adjusting the measured production to non-seed (tablestock/processing) standards and multiplying by the seed quality adjustment factor (table price/seed price).

## Example - Russet Burbank seed

- Probable Yield = 261.43 cwt/ac
- Coverage Level = 80%
- Unit Price = \$18.00/cwt
- Insured Acreage = 25 acres
- Insured Production = 5228.60 cwt (261.43 cwt/ac x 80% x 25 acres)
- Insured Value = \$94,114.80 (5228.60 cwt x \$18.00/cwt)
  
- Harvested Production = 7000 cwt
- Post Harvest test = 5.5% PVY (Ineligible for planting in NB)
- Sold as tablestock = cuts were smalls 25%, rough 3%, sunburn 2%
- Production to count (PTC) = 4900 cwt (7000 cwt – 30% cuts)
  
- Contract price for seed = \$20.00/cwt
- Tablestock price received = \$12.00/cwt
- Seed quality adjustment factor = 0.60 (\$12.00/\$20.00)
- PTC for decertification = 2940 cwt (4900 cwt x 0.60)

Indemnity = (Insured Production – PTC for decertification) x unit price for seed  
= (5228.60 – 2940.00) x \$18.00

**Indemnity = \$41,194.80**