

Apiculture – 2012

BEES SUBGROUP

Individual crop insurance offers you personalized coverage, tailored to the needs of your farming enterprise. It is based on the number of your hives.

INSURABLE PRODUCTION

Bees.

RISKS COVERED

Bee diseases showing up in the form of an infestation or epidemic or against which there is no adequate means of protection.

PROTECTION OFFERED

Covers bee mortality during the winter period.

Benefit options: 60%, 70% or 80% of the insurable value.

Deductibles: 40%, 30% or 20% according to the benefit option chosen.

$$\text{Insurable value} = \text{Number of hives} \times \text{Unit price}^*$$

* Replacement value of hives

Beginning of coverage: November 1.

End of coverage: May 15.

FINANCING OF THE PREMIUM

The financing of the premium for the Crop Insurance Program is assumed by the governments (60%) and the participant (40%), for all benefit options.

The governments cost-share in a proportion of 60% for Canada and 40% for Québec.

FINANCING OF THE ADMINISTRATIVE COSTS

The costs inherent in administering the Crop Insurance Program are shared in a proportion of 60% by the Government of Canada and 40% by the Government of Québec.

ENROLMENT

Insurance application deadline: September 1.

Deadline for enrolment : November 1.

Minimum number of hives: 35.

Specific terms:

- Insure all eligible hives according to the criteria set. That number is established following an inspection carried out by a representative of La Financière agricole.
- Produce using methods approved by the Centre de référence en agriculture et agroalimentaire du Québec.
- Maintain a schedule of health management practices.

CROSS COMPLIANCE MEASURES

When the Ministère du Développement durable, de l'Environnement et des Parcs (MDDEP) transmits information to La Financière agricole establishing that the participant did not submit a valid phosphorus report as stipulated under the Agricultural Operations Regulation (AOR), the participant loses the right to any compensation for the current insurance year for all the insured products. Moreover, the participant will be required to pay, as an administrative fee, an amount equal to the contribution that would have been due on all the insured products.

The provisions related to the phosphorus report concern all the raising or spreading sites owned, leased or on which the operation custom produces. It targets all the operation's productions, whether or not they are covered by stabilization insurance.

For more information on the requirements related to the phosphorus report, participants should consult their agrologist or their regional office of the MDDEP

CHANGE TO CERTIFICATE

No change may be made to crop insurance coverage by the participant after the enrolment deadline.

NOTICE OF DAMAGE

As soon as the repositories open or when the outside winter materiel is removed so that an appraisal can be made **before** the hives (repositories) are taken out or the hives are moved (outside), but no later than May 15, so that the appraisal can be made before the start of the production period on May 16.

Negligence in notifying us of damage within the prescribed periods may lead to the loss of the right to compensation.

COMPENSATION

Abandonment may be authorized provided that a representative from La Financière agricole is able to appraise the damage:

- As soon as the repositories open or the outside winter materiel is removed, but no later than May 15.

Compensation corresponds to 60%, 70% or 80% (depending on the benefit option chosen) of the insurable value of hives lost exceeding the normal loss. The latter is established for each participant of La Financière agricole based on loss statistics available since 2004.

$$\text{Indemnity} = (\text{No. of insured hives} - \text{No. of living hives} - \text{Normal loss}) \times \text{Unit price} \times \text{Benefit option}$$

APPLICATION FOR REVIEW

Any request for a review of a final decision rendered regarding a participant's insurance file must be made in writing, explaining the motives behind the request, and sent to the Service Centre in charge of the participant's file or delivered in person to a representative of La Financière agricole within ninety (90) days from the date of the decision in question. However, program conditions and parameters or program premises, the results of collective appraisals for crop insurance losses and exclusion from programs for motives provided for in the programs may not be subject to a request for a review.

*This **coverage summary** in no way takes precedence over the provisions of the [Program](#), of the regulation in effect and of the agreements with the Government of Canada.*