

Apiculture – 2015 BEES SUBGROUP

Individual crop insurance offers coverage tailored to the participant's farming operation. It is based on **the participant's number of hives**.

INSURABLE PRODUCTION

Bees.

RISKS COVERED

Bee diseases 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.

Unit price options: **100%, 80% or 60%** (\$/hive)

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

* 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 criteria set out. 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 de la Lutte contre les changements (MDDELCC) gives La Financière agricole information which establishes that a member has, for a given year, failed to file a compliant phosphorus report, as set out in the Règlement sur les exploitations agricoles (agricultural operations regulations, REA), the following consequences are applied. Any compensation to which the member is entitled under the program is reduced by 25% for all of the member's insured products, for the insurance year targeted by the missing phosphorus report, without a decrease in the contribution owed. This reduction is limited to a maximum of \$50,000 for all payable compensation. However, a member who fails to produce a compliant phosphorus report for a second consecutive year is denied all compensation for the second targeted insurance year, for all of the member's 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 a program at La Financière agricole.

For more information on the requirements related to the phosphorus report, participants should consult an agrologist or the regional office of the MDDELCC.

CHANGE TO CERTIFICATE

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

NOTICE OF DAMAGE

When disease affects the bees' winter survival, the participant must notify La Financière agricole as soon as the repositories are opened or the outdoor wintering material is removed, so that the assessment can be conducted **before** the beehives (repositories) are taken out or moved (outside), but at the latest May 15, before the production period that begins on May 16.

Neglecting to submit a notice of damage within the prescribed timeframes can lead to a loss of the right to compensation.

COMPENSATION

Abandonment may be authorized as long as a La Financière agricole advisor can observe the damage when the repositories are opened or when the outdoor wintering material is removed, but at the latest May 15th.

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.*

Pour information : 1 800 749-3646

www.fadq.qc.ca