

## APICULTURE (Bees Subgroup)

2019

Individual crop insurance offers coverage based on the participant's number of hives. Coverage is offered for organic or conventional productions.

### 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
- Unit price options: 60%, 80% or 100% (\$/hive)
- Insurable value = Number of hives x Unit price
- Beginning of coverage: November 1, 2018
- End of coverage: May 15, 2019

### ENROLMENT

- Insurance application deadline: September 1, 2018
- Enrolment deadline: November 1, 2018
- Minimum number of hives: 35 hives

### Specific terms

- Insure all eligible hives according to the criteria set out. The number is established following an inspection carried out by a representative of La Financière agricole.
- Maintain a schedule of health management practices.

### Farming methods

Abide by the farming methods recommended by the *Centre de référence en agriculture et agroalimentaire du Québec* (CRAAQ) or approved by La Financière agricole.

### ELIGIBILITY CONDITIONS AND CROSS COMPLIANCE MEASURES

The program sets out eligibility conditions and cross compliance measures related to environmental standards in effect.

*This coverage summary in no way takes precedence over the provisions of the Crop Insurance Program, of the regulation in effect and of the agreements with the Government of Canada.*

Participants who do not comply with these conditions or measures will lose the benefits to which they are entitled or see them reduced.

### CHANGES 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 appraisal can be made before the beehives (repositories) are taken out or moved (outside), but at the latest by May 15, before the production period that begins on May 16.

### COMPENSATION

#### Abandonment

Abandonment may be authorized at any time in the season providing a representative from La Financière agricole is able to appraise the damage when the repositories are opened or when the outdoor wintering material is removed, but at the latest by May 15.

Compensation is paid for the loss of hives which exceeds normal loss. It is established for each of the participants by La Financière agricole based on loss statistics available since 2004.

### DISCOUNT FOR ASPIRING FARMERS

A farming operation eligible for one of the grants through the Financial Support Program for Aspiring Farmers benefits from a reduction of 25% off its contributions, up to \$2500 annually per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

### GOVERNMENT PARTICIPATION

Administrative costs are fully assumed by the governments. The Government of Canada pays 60% of costs and the Government of Québec pays 40% of costs.

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

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