

APICULTURE (Bees Subgroup)

2026

Individual crop insurance offers coverage based on the participant's number of hives.

Coverage is offered for organic or conventional productions.

INSURABLE PRODUCTIONS

Beehives and nucleus colonies (nucs)

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% with abandonment of the insurable value
- Unit price options (\$/hive, \$/nuc): 60%, 80% or 100%
- Insurable value (nuc) = Number of nucs x Unit price
- Insurable value (beehives) = Number of beehives x Unit price
- Beginning of coverage: November 1, 2025
- End of coverage: May 15, 2026

ENROLMENT

- Enrolment deadline: November 1, 2025
- Minimum insurable amount: 35 insurable units (beehive and/or nuc)

Specific terms

- Possibility of insuring the beehives and/or nucs.
- Insure all eligible units (beehives and/or nucs).
- The number of eligible units is established following an inspection by an advisor from La Financière agricole.
- Maintain a schedule of health management practices.
- Allow access to the feeding site when conducting an inventory.
- Nucs must be winterized indoors only.
- Only nucs in mini-hive boxes are eligible. Double nucs in a split beehive qualify as a beehive.

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.

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 expert assessment can be carried out before the beehives and nucs (repositories) are moved (outside) or the nucs are transferred, but no later than May 15 before the production period, which 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 damages when the repositories are opened and before the nucs are transferred or the outdoor wintering material is removed, but no later than May 15th.

Compensation is paid for the lost units (beehives and/or nucs) which exceed those of a normal loss. It is established for each of the participants by La Financière agricole based on loss statistics available since 2004.

CONTRIBUTION REFUND

Participants are automatically enrolled in the Beekeeping Business Support Program. For the Bees Subgroup, insurance year 2026, this program provides a refund of 25% of the contribution due, up to a maximum of \$5,000 per business.

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 \$2,500 annually, per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

COMPLEMENTARITY OF PROGRAMS

The risk management programs offered to Québec farmers were designed to complement each other. They allow businesses to save (AgriInvest and Agri-Québec), protect their margins (AgriStability and Agri-Québec Plus), and cover crop losses

(ASREC). Also, by participating in ASREC, participants help maintain their adjusted net sales (ANS), which are used to establish the deposit eligible for AgriInvest and Agri-Québec. This is because ASREC compensation payments are taken into account as income from eligible products.

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.

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.

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