

Apiculture – 2015 HONEY SUBGROUP

Individual crop insurance offers coverage tailored to the participant's farming operation. It is based on **the farming operation's production volume**. The coverage is offered for **organic** or **conventional** production.

INSURABLE CROPS

- Producing hives
- Nuclei (under certain conditions)

RISKS COVERED

- Bee diseases showing up in the form of infestations or epidemics or against which there is no adequate means of protection
- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Hail
- Hurricanes, tornadoes
- Snow
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for through the damage compensation plan of the Federal/Provincial Agriinsurance Agreement

PROTECTION OFFERED

Covers loss in yield during the honey production period.

Benefit options: **60%**, **70%** or **80%** of the total insurable yield.

Deductibles: **40%**, **30%** or **20%** depending on the benefit option chosen.

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

$$\text{Total insurable yield} = \text{Probable yield} \times \text{Number of insurable units}$$

Probable yield: tailored to the participant's operation, expressed in kilograms per hive.

Start of coverage: **May 16**.

End of coverage: **October 31**.

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

Enrolment deadline: **April 30**.

Minimum number of hives: 35 producing hives.

Specific terms:

- Insure all producing hives.
- Produce using methods approved by the Centre de référence en agriculture et agroalimentaire du Québec.
- Keep a honey extraction log.
- 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 climatiques (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.

CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change to their agricultural program that could change their insurance certificate.

Deadlines for modifications:

July 15 for the formation and purchase of nuclei

August 1 for the purchase or sale of hives

NOTICE OF DAMAGE

When the damages affect the participant's insured beehives, the participant must immediately notify La Financière agricole.

Deadline for producing a notice of damage: **as soon as possible and at the latest 2 business days** before the beginning of the harvest, so that an appraisal can be made when **the harvest is still in the apiary**.

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

COMPENSATION

➤ DROP IN YIELD

When damages incur loss higher than the deductible corresponding to the benefit option listed on the participant's certificate.

Compensation =

$$\begin{aligned} & ([\text{Total insurable yield} \times \text{Benefit option}] \\ & - \text{Actual yield}) \times \text{Unit price} \end{aligned}$$

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 *Crop Insurance Program*, of the regulation in effect and of the agreements with the Government of Canada.