

APICULTURE (Honey subgroup)

2016

Individual crop insurance offers coverage based on the production volume of the participant's farming operation. **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.
- Unit price options: 100%, 80% or 60% (\$/kg).
- Total insurable yield = Probable yield x Number of insurable units.
- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole and expressed in kilograms per hive.
- Start of coverage: May 16.
- End of coverage: October 31.

ENROLMENT

- Enrolment deadline: **April 30**.
- Minimum number of hives: 35 producing hives.

Specific terms

- Insure all producing hives
- Keep a honey extraction log
- Maintain a schedule of health management practices
- Allow access to hives

Farming methods

Produce using methods approved by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ).

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

Participants must notify La Financière agricole of any change that could out modify 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 a participant's insured crops are damaged, the participant must **immediately** notify La Financière agricole and at the latest **2 business days before the harvest begins**.

COMPENSATION

Drop in yield

Compensation is paid when damages result in a loss of yield higher than the deductible corresponding to the benefit option on the participant's certificate

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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