

## **APICULTURE (Honey Subgroup)**

**2018**

Individual crop insurance offers coverage based on the production volume of the participant's farming operation. Protection is offered for productions in organic or conventional mode.

### **INSURABLE CROPS**

Producing hives

Nuclei (under certain conditions)

### **RISKS COVERED**

- Wild animals against which there is no adequate means of protection, with the exception of waterfowl, covered through the Wildlife Damage Compensation Program under the Federal-Provincial Agreement on the AgriInsurance Program
- Floods
- Excessive wind, rain, humidity or heat
- Frost
- Hail
- Uncontrollable insects and diseases
- Bee diseases, in the form of infestations or epidemics or against which there is no adequate means of protection
- Snow
- Hurricanes, tornadoes
- Drought

### **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 (\$/kg): 60%, 80% or 100%
- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole du Québec and expressed in kilograms per hive
- Total insurable yield (kg) = Probable yield (kg/hive) x Number of insurable units (hives)
- Start of coverage: May 16, 2018
- End of coverage: October 31, 2018

### **ENROLMENT**

- Enrolment deadline: April 30, 2018
- 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**

Abide by the 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.

### **YIELD DECLARATION**

Each year, participants must declare their total production to La Financière agricole. When this obligation is not met, the participants' yield for that crop and year will be determined by La Financière agricole, which may lower the probable yield for the following years.

### **CHANGES TO CERTIFICATE**

Participants must notify La Financière agricole of any change that could modify their insurance certificate.

Deadlines for modifications:

- July 15, 2018, for the formation and purchase of nuclei
- August 1, 2018, for the purchase or sale of hives

## NOTICE OF DAMAGE

When a participant's insured hives are damaged, the participant must immediately notify La Financière agricole so that one of its agents can assess the situation, if need be.

## COMPENSATION

### Drop in yield

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

## GOVERNMENT PARTICIPATION

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

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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