

## APPLES PLAN B

**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

Apples of the Paulared variety and those that ripen later than that variety

### RISKS COVERED

- Defective flowering and fruit setting
- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Ice formation in soil and frost during the months of November to April, when the crop was insured the previous year
- Hail
- Hurricanes, tornados
- 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

- Basic coverage: against loss in quantity for all risks.
- In conjunction with basic coverage, there are two possible options:
  - Multi-risk quality option: against loss in quality for all risks covered;
  - Hail quality option: against loss in quality for the risk of hail.

**Certified organic apple** production are eligible for basic coverage.

- Benefit options: **60%, 70%, 80%** or **80%** with abandonment of the total insurable yield.
- Unit price options: 100% or 80% (\$/kg).
- **A unit price specific to certified organic production is offered.**
- Total insurable yield = Probable yield x Number of insurable tree units.
- Probable yield: Yield specific to the participant's farming operation established by La Financière

agricole and expressed in kilograms per equivalent tree unit.

- End of coverage: At harvest, without exceeding the harvest end date is offered, namely **October 20**.

### ENROLMENT

- Enrolment deadline: April 1 of the insurance year.
- Minimum insurable: 100 tree units.

### 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.

### CHANGES TO CERTIFICATE

Participants must notify La Financière agricole by **August 1** of any change that could out modify their insurance certificate.

### 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 or urgent work is carried out or the crop is destroyed**.

### COMPENSATION

#### Emergency measures

Emergency measures may be authorized by La Financière agricole to mitigate or avoid a drop in yield.

This indemnity can be paid for benefits options at 80%, and 80% with abandonment.

#### Abandonment

When the crop is damaged by a risk covered by the insurance, to the extent of abandoning this crop over part or all of the affected area, abandonment compensation is paid out for the affected area when the subscriber has opted for *the 80% guarantee with abandonment*.

Abandonment can be authorized as long as a La Financière agricole advisor can assess the damages while the crop is still in the field.

Minimum required: **entire orchard or undivided grouping of 100 tree units or more.**

### **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

However, when the hail quality option is chosen, the loss in quality compensated cannot exceed the loss attributable to that risk, as determined by La Financière agricole.

### **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 partly assumed by the governments. The participant's share ranges from 20% to 57.2 % depending on the crop insured and the benefit option chosen.

*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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