APPLES - PLAN B   2026

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

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

RISKS COVERED

- Defective flowering and fruit setting
- Drought
- Exceptional flooding
- Excessive wind, rain, humidity or heat
- Frost
- Hail
- Hurricanes, tornadoes
- Ice formation in soil and frost during the months of November to April, when the crop was insured the previous year
- Snow
- Uncontrollable insects and diseases
- 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

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 is eligible for basic coverage and the two options.
- Benefit options: 60%, 70%, 70% with loss in quality, 80%, or 80% with loss in quality
- Unit price options ($/kg): 80%, 100% or market price
- Unit prices specific to certified organic production are available for basic coverage and for the two options (*Multi-risk Quality* and *Hail Quality*).
- 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 du Québec and expressed in kilograms per equivalent tree unit
- Start of coverage: At beginning of vegetation
- End of coverage: When crop is harvested, without exceeding the date found in the *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents)

ENROLMENT

- Enrolment deadline: April 1, 2026
- 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.

CROP DECLARATION

Each year, participants must declare their actual production to La Financière agricole. When a participant fails to meet this obligation, their yield for the crop of that year will be determined by La Financière agricole, which may lower the probable yield of the following years. The deadline for participants to make their crop declaration is June 1, 2027.

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 in their crops or insured units that could modify their insurance certificate, by August 1, 2026.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must notify La Financière agricole immediately, and no later than two 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 benefit can be paid for the 70% with loss in quality, 80%, and 80% with loss in quality coverage options.

Abandonment

When a crop is damaged by a risk factor covered by the insurance to the extent that abandonment of that crop on all or part of the affected acreage is required, a quality abandonment benefit is paid for the affected acreage when the participant has selected the 70% quality abandonment or 80% quality abandonment coverage option.

Abandonment may be authorized provided that an agent from La Financière agricole 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 greater than the deductible corresponding to the benefit option listed 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.

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 $2500 annually per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

The qualifying individual has two years from the date on which the grant is confirmed to choose the period in which to apply the discount.

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

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