

## Apple trees – Plan A – 2015

Individual crop insurance offers coverage tailored to the participant's farming operation. Plan A covers apple tree mortalities.

### INSURABLE PRODUCTION

- Group 1: Dwarf and semi-dwarf apple trees.
- Group 2: Standard apple trees.
- Group 3: Apple trees on newly planted areas, i.e. dwarf and semi-dwarf apple trees aged five (5) years or less planted on homogeneous areas.

N.B.: Producers may choose to insure only one of these groups, or a combination of the groups.

### RISKS COVERED

- Drought
- Excessive wind, rain, humidity and heat
- Floods
- Freezing rain
- Frost and ice formation in soil, from November to April
- 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

*Benefit options:*

Group 1 and 2: **90 %, 95 % or 97 %** of the insurable value.

Group 3: **90 % or 96 %** of the insurable value.

*Deductibles:* **10 %, 5%, 4 % or 3%** depending on the group and the benefit option chosen.

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

$\text{Insurable value} = \text{Number of insurable apple trees} \times \text{Unit price}$
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*Protection in effect:* From December 1 to November 30 of the following year.

### 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 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

*Deadline for enrolment:* **December 1 preceding the insurance year.**

*Minimum insurable:* For each group of insurable apple trees, **250 trees** planted before May 30 preceding the insurance year.

*Farming practices:*

- Abide by the standards recommended by the Centre de référence en agriculture et agroalimentaire du Québec or approved by La Financière agricole.

### CROSS COMPLIANCE MEASURES

When the Ministère du Développement durable, de l'Environnement et de la Lutte contre les changements (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.*

In accordance with the Protection Policy for Lakeshores, Riverbanks, Littoral Zones and Floodplains, La Financière agricole excludes from insurable units cultivated units within a three-metre strip of vegetation with respect to riverbanks.

### CHANGE TO CERTIFICATE

No change may be made to crop insurance coverage by the participant after the enrolment deadline.

### NOTICE OF DAMAGE

When a participant's insured production is damaged, 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 removal of trees or, as the case may be, **2 business days before carrying out urgent work, so the assessment can be made before the work.**

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

## COMPENSATION

### ➤ EMERGENCY MEASURES

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

An indemnity based on the rates in effect for the work done can be paid.

### ➤ ABANDONMENT

Abandonment can be authorized at any time during the season, providing a representative from La Financière agricole can appraise the damage before the trees are removed. The damage must meet certain criteria:

**Minimum area: entire lot or an undivided area regrouping 250 trees of a same group.**

**Abandonment threshold: Abandonment is authorized when at least 75% of trees are lost.**

**Compensation =**

Number of insurable trees on the affected area  
x Benefit option x Unit price

### ➤ DROP IN YIELD

When damage causes a loss greater than the deductible indicated on the certificate for a given group.

**Compensation =**

( [Number of insurable trees x Benefit option]  
- Number of live trees ) x Unit price

## 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 [Program](#), of the regulation in effect and of the agreements with the Government of Canada.*

Pour information : 1 800 749-3646

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