APPLES TREES
(Plan A)
2020

Individual crop insurance offers coverage based on the production volume of the participant's farming operation.

Coverage is offered for organic or conventional productions.

INSURABLE CROPS

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 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
- Exceptional flooding
- Excessive wind, rain, humidity and heat
- Freezing rain
- Frost
- Hail
- Hurricanes and tornadoes
- Ice formation in soil and frost, from November to April
- Snow
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for under the wildlife damage compensation plan of the Federal/Provincial AgriInsurance Agreement

PROTECTION OFFERED

Covers apple tree mortality

- Benefit options:

  Group 1 and 2:   90%, 95%, 96% or 97% with abandonment of the insurable value

  Group 3:   90% or 96% with abandonment of the insurable value

- Unit price options ($/tree): 60%, 80% or 100%
- Insurable value = Number of insurable apple trees x Unit price
- Start of coverage: December 1, 2019
- End of coverage: November 30, 2020

ENROLMENT

- Enrolment deadline: December 1, 2019
- Minimum insurable: For each group of insurable apple trees, 250 trees planted before May 30, 2019

Farming methods

Abide by the farming 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

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

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole at least two business days before the trees are removed or before emergency measures are taken.

COMPENSATION

Emergency measures

Compensation is paid for work authorized by La Financière agricole that is carried out in order to reduce tree mortality or mitigate the propagation of fire blight.

Abandonment

Abandonment may be authorized at any time in the season providing a representative from La Financière agricole is able to appraise the damage in the field. 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 loss occurs on at least 75% of trees

Drop in yield (survival of trees)

Compensation is paid when damage results in a loss of yield (*mortality*) greater than the deductible corresponding to the benefit option listed on the participant's certificate.

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 $2,500 annually, per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

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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PARTENARIAT CANADIEN pour l'AGRICULTURE

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