

AUTUMN CEREALS **(Protection Against Winter Mortality)**

2027

Individual crop insurance provides coverage for the member's seeding costs.

Coverage is offered for organic or conventional productions.

INSURABLE CROPS

- Autumn wheat
- Autumn spelt
- Autumn triticale
- Autumn rye

Insurable varieties are those on a list recognized by La Financière agricole du Québec, specifically those from the Comité de recommandations des céréales du Québec (CRCQ) or those subject to a valid registration for Québec.

RISKS COVERED

- Frost and ice formation in the ground
- Uncontrollable diseases due to winter conditions

PROTECTION OFFERED

- Benefit options: 60%, 70% and 80% of the insurable value
- A unit price specific to certified organic production is offered
- Start of coverage: November 15, 2026
- End of coverage: April 30, 2027

ENROLMENT

- Enrolment deadline: November 1, 2026
- Deadline for amending coverage: November 15, 2026
- Minimum area: 4 hectares per crop
- Seeds: The seeds used must be a Canada pedigreed grade (Breeder, Select, Foundation, Registered or Certified No. 1 and 2) and have been subject to valid a registration for Québec

Seeding deadlines: Between mid-August and early October. See the Directory of dates applying to your region (www.fadq.qc.ca/assurance-recolte/documentation)

Farming methods

Produce autumn cereals using a cultivation plan that complies with the Guide to Farming Standards approved by La Financière agricole du Québec (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect/) or present a cultivation plan when the farming methods differ from those in the Guide.

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

Participants must notify La Financière agricole of any change in their crops or insured units that could modify their insurance certificate, before 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 beginning of the harvest, before emergency measures are taken or before the crop is destroyed.

COMPENSATION

Abandonment

An indemnity for abandonment is paid when the affected area exceeds the corresponding deductible for the total insured area. The indemnity will be paid when the mortality rate of autumn cereals is higher than 40% and the cause of plant mortality is due to the risk covered by the insurance.

Minimum area: entire field or 4 undivided hectares.

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. The qualifying individual has two years from the date on which the grant is confirmed to specify 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 entirely paid by governments. They are shared 60% by the Government of Canada and 40% by La Financière agricole du Québec.

The financing of the insurance premium is partly assumed by governments. The member's share is 40%.

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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