

Blueberries – 2015

Individual crop insurance offers coverage tailored to the participant's farming operation. It is based on **the farming operation's production volume**.

INSURABLE CROPS

Wild blueberries produced in cultivated blueberry fields.

RISKS COVERED

- Drought
- Excessive wind, rain, humidity and heat
- Floods
- Frost and ice formation in soil, from November to April
- Hail
- Hurricanes and 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: **60%, 70% or 80%** of the total insurable yield.

Deductibles: **40%, 30% or 20%** according to the benefit option chosen.

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

$$\text{Total insurable yield} = \text{Probable yield} \times \text{Number of insurable units}$$

Probable yield: tailored to the participant's operation, expressed in kilograms per hectare.

End of coverage: At harvest or by the date of the end of the protection specific to each region, namely:

- Témiscamingue September 12
- Saguenay–Lac-Saint-Jean September 14
- Côte-Nord September 20

FINANCING OF THE PREMIUM

The financing of the premium for the Crop Insurance Program, assumed by the governments and the participant, varies according to the different benefit options.

Benefit option	Contribution governments	Contribution participant
60 %	80 %	20 %
70 %	70 %	30 %
80 %	60 %	40 %

The governments cost-share in a proportion of 60% for Canada and 40% for Québec.

FINANCING OF THE 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

Enrolment deadline: **December 1** preceding the insurance year.

Minimum area: **4 hectares**.

Specific terms: Insure all fields in first and second-year production.

Farming methods: Abide by the farming methods recommended by MAPAQ 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.

CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change to their agricultural program that could change their insurance certificate.

Deadline for modifications: **August 1**.

NOTICE OF DAMAGE

When a participant's blueberry field is damaged, the participant must immediately notify La Financière agricole.

Minimum period for notice of damage: **2 working days** before harvesting begins so that an appraisal can be made while **the crop is still standing**.

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

COMPENSATION

➤ DROP IN YIELD:

When damage causes a loss greater than the deductible listed on the certificate.

The actual yield is determined based on all available documents of proof, such as harvest records, invoices and declarations. The quantities shipped to frozen food preparation plants are then checked.

$$\text{Indemnity} = ((\text{Insurable yield} \times \text{Benefit option}) - \text{Actual yield}) \times \text{Unit price}$$

Salvage value and nonincurred expenses: Deducted from compensation, if any.

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

www.fadq.qc.ca