

Blueberries

2017

Individual crop insurance offers coverage based on the production volume of the participant's farming operation. **The protection is offered for the productions in biological or conventional mode.**

INSURABLE CROPS

Semi-cultivated low-bush blueberries produced in blueberry fields in 1st and 2nd production years

RISKS COVERED

- Drought
- Excessive wind, rain, humidity and heat
- Floods
- 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

- Benefit options: **60 %**, **70 %** or **80 %** of the total insurable yield.
- Unit price options: **60 %**, **80 %** or **100 %** (\$/kg).
- Total insurable yield = Probable yield x Number of insurable units
- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole and expressed in kilograms per hectare
- End of coverage: When crop is harvested without exceeding the date in the *Directory of the dates*:
www.fadq.qc.ca/crop_insurance/dates

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 the Ministère de l'Agriculture, des Pêcheries et de l'Alimentation du Québec 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 by **August 1** of any change that could out modify their insurance certificate.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must **immediately** notify La Financière agricole and **at the latest 2 business days before the beginning of the harvest**.

COMPENSATION

Drop in yield

Compensation is paid when damages result in a loss of yield higher than the deductible corresponding to the benefit option on the participant's certificate

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 partly assumed by the governments. The participant's share ranges from 20 % to 40 % depending on the benefit option chosen.

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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