

## **SEMI-CULTIVATED LOW-BUSH BLUEBERRIES**

**2018**

Individual crop insurance offers coverage based on the production volume of the participant's farming operation. Productions under organic management are covered on the same basis as those under conventional management.

### **INSURABLE CROPS**

Semi-cultivated low-bush blueberries produced in blueberry fields in the 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 AgrilInsurance Agreement*

### **PROTECTION OFFERED**

- Benefit options: 60%, 70% or 80% of the total insurable yield
- Unit price options (\$/kg): 60%, 80% or 100%
- 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 du Québec and expressed in kilograms per hectare
- End of coverage: When the crop is harvested without exceeding the date in the *Directory of Dates* ([www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect/](http://www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect/))

### **ENROLMENT**

- Enrolment deadline: December 1
- Minimum area: 4 hectares

### **Specific terms**

Insure all fields in 1st and 2nd production years

### **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.

### **DECLARATION OF YIELDS**

It is mandatory for participants to annually report their entire production to La Financière agricole. When this obligation is not met, the participant's yield, for the crop and the yield in question, will be determined by La Financière agricole and could have a downward impact on the probable yield in subsequent years.

### **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 two 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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