

Cereals, Grain Corn and High-Protein Oilseed Crops 2017 (Crops Harvested for Grain)

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

Barley	Grain corn
Buckwheat	Oats
Canola	IP soybeans
Field peas	Soybeans
Field beans	Wheat ¹
Malt barley	

Note: Spelt wheat and triticale are insurable as wheat crops. Mixed grains are insurable under the species most prevalent in the mixture.

RISKS COVERED

- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Hail
- Hurricanes, tornados
- Snow
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of waterfowl, covered through the Wildlife Damage Compensation Program under the Federal-Provincial Agreement on the AgrilInsurance Program

PROTECTION OFFERED

- Benefit options: **60%, 70%, 80%, 80%** with abandonment, **85% and 88 %** of the total insurable yield
Note that the 85% benefit option applies only to barley, grain corn, oats, soybeans and wheat while the 88% option applies to grain corn, soybeans and IP soybeans
- Unit price options: 60%, 80% or 100% (\$/t). A unit price specific to certified organic production is offered
- 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 at a moisture rate of 15% (10% for canola)
- 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: **April 30**
- Minimum area: 4 hectares per crop
- Seeds: the seed used must be a Canada pedigreed grade (Breeder, Select, Foundation, Registered or Certified) having been subject to valid registration for Québec
- Seeding cut-off dates:
See *Directory of the dates*:
www.fadq.qc.ca/crop_insurance/dates

Specific term

Declare annually, to La Financière agricole, the total production.

Farming methods

- Produce cereals, grain corn, canola and soybeans using a cultivation plan that complies with the *Guide des normes reconnues par La Financière agricole du Québec en matière de pratiques culturales 2017* (www.fadq.qc.ca/crop_insurance/standards) or present a cultivation plan when the farming methods differ from those in the Guide.
- Produce the other crops using the techniques recommended by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ).

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.

¹ For wheat for human consumption, insurable varieties must be on a list recognized by La Financière agricole, including the list of the Réseau Grandes Cultures du Québec (RGCCQ).

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 harvest begins or urgent work is carried out or the crop is destroyed.**

In the event of fusariose, the presence of vomitoxins must be confirmed by a quantitative ELISA or semi-quantitative ELISA test (reveal for DON) on a sample representative of a lot not exceeding 50 tonnes in a silo. Notices of damage for vomitoxins or fusarium-damaged grain are not accepted for grain with over 14% humidity when the analysis was done later than one month after the harvest. A second appraisal could be made.

COMPENSATION

Extra coverage

When weather conditions prevent seeding, compensation is provided for expenses incurred not salvaged as another crop and according to the rates in effect.

Minimum area: 1 undivided hectare.

Emergency measures

Emergency measures may be authorized by La Financière agricole to mitigate or avoid a drop in yield.

This indemnity can be paid for benefits options at 80%, 80% with abandonment, 85% and 88%.

Abandonment

When the crop is damaged by a risk covered by the insurance, to the extent of abandoning this crop over part or all of the affected area, abandonment compensation is paid out for the affected area when the subscriber has opted for *the 80% guarantee with abandonment.*

Abandonment can be authorized as long as a La Financière agricole advisor can assess the damages while the crop is still in the field.

Minimum area: Entire field or 4 undivided hectares.

Yields observed must not exceed the following yields:

Barley, oats, wheat	675 kg/ha	Field peas	500 kg/ha
Canola	230 kg/ha	Buckwheat	375 kg/ha
Field beans	350 kg/ha	Soybeans	525 kg/ha
Grain corn	1 125 kg/ha		

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.

Downgrading

To benefit from the maximum coverage to which they are entitled, participants must promptly notify La Financière agricole when the value on the certificate is not reached and one of the following situations occur:

- The grain is graded "sample" (according to the Régie des marchés agricoles et alimentaires du Québec)
- The grain does not meet quality criteria regarding toxins
- The wheat for human consumption does not meet quality criteria regarding the Falling Number or protein content

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 48.7% depending on the crop insured and 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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