

## Cereals, Grain Corn and High-Protein Oilseed Crops 2016 (Crops Cultivated for Seed)

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

### INSURABLE CROPS

Barley	Soybeans
Oat <sup>1</sup>	Wheat <sup>1</sup>

Note: Triticale are insurable as wheat crops.

<sup>1</sup> 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 (RGCQ).

### 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 the waterfowl provided for through the damage compensation plan of the Federal/Provincial AgrilInsurance Agreement

### PROTECTION OFFERED

- Benefit options: **60%, 70%, 80%, 80%** with abandonment or **85%** of the total insurable yield.

Note that the 85% benefit option only applies to barley, grain corn, oats, soybeans and wheat.

- Unit price options: **100%, 80%** or **60%** (\$/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 using Canadian pedigreed category 1 and 2 grade seeds with screenings at a moisture rate of 15%.
- End of coverage: When crop is harvested without exceeding the date in the *Directory of the dates*: [www.fadq.qc.ca/assurance-recolte/dates](http://www.fadq.qc.ca/assurance-recolte/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/assurance-recolte/dates](http://www.fadq.qc.ca/assurance-recolte/dates)

### Specific terms

Provide La Financière agricole with production reports issued by the Canadian Seed Growers Association or the Canadian Food Inspection Agency:

- crop inspection and membership applications to the Association;
- crop inspection report;
- notification of refusal subsequent to inspection;
- crop certificate;
- germination certificate.

### Farming methods

- Produce cereals and soybeans using a cultivation plan that complies with the *Guide des normes reconnues par La Financière agricole du Québec en matière de pratiques culturelles 2016* ([www.fadq.qc.ca/assurance\\_recolte/normes](http://www.fadq.qc.ca/assurance_recolte/normes)) or present a cultivation plan when the farming methods differ from those in the Guide.

### 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 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.

Cut-off date for notices of damage: **January 31 of the following year** when the crop is not from Canada pedigreed category 1 or 2 grade seeds.

## 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, and 85%..

### 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
- Soybean : 525 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 not Grade 1 or 2 (according to the Canadian Seed Growers' Association);
- 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 is graded "feed wheat";
- 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 49.4% 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.*

**1 800 749-3646 | [www.fadq.qc.ca](http://www.fadq.qc.ca)**