



CEREALS, SILAGE AND CORN

2025

Collective crop insurance offers coverage against loss in crops and in crop quality appraised for the entire zone in which the participant's insured units are located.

Certified organic businesses can choose between a unit price under organic management or a unit price under conventional management.

INSURABLE CROPS

- Cereals: barley, oat and wheat harvested for grain
- Corn silage
- Grain corn (except sweet corn)

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

RISKS COVERED

Collective risks

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity or heat
- Frost
- Hail
- Hurricanes, tornadoes
- 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 AgriInsurance Program

Individual risks (spot loss)

- Early frost causing a drop in yield and occurring prior to the dates listed under the ASREC program (grain corn) (www.fadq.qc.ca/en/crop-insurance/documents)

Regions and Zones	Deadlines
Region 02	Before September 5
Regions 04, 05, 08, 10 and 11	Before September 12
Regions 06 and 07 (except for Zone 07-01) and 14	Before September 17
Region 07 Zone 07-01	Before September 23

- Exceptional flooding
- Frost that damages corn silage prior to September 2
- Hail

- Hurricanes, tornadoes
- Late frost occurring in the spring (except cereals)
- Snow (except hay) during seeding done before cut-off dates for all insurable crops
- Wild animals against which there is no adequate means of protection, with the exception of waterfowl, covered by the *Wildlife Damage Compensation Program* under the Federal-Provincial Agreement on the AgriInsurance Program
- Uncontrollable insects and diseases

PROTECTION OFFERED

- Benefit options:
 - Cereals and grain corn: 65%, 70%, 80% or 85% of the insurable value
 - Corn silage: 70%, 75%, 80%, or 85% of the insurable value
- Unit price options (\$/t): 60%, 80% or 100%
- Coverage options for forage corn:
 - "Feed need" option: according to the feed requirements of the participant's herd
 - "Acreage" option: according to the insured surface areas and the zone's probable yield
- Total insurable yield = Probable yield of the zone x Number of insurable units
- Probable yield: Yield specific to the participant's zone established by La Financière agricole du Québec and expressed in kilograms per hectare, based on a moisture rate of 15%
- Specific term: It is possible to insure a crop in more than one zone
- End of coverage: When crop is harvested, without exceeding the date found in the *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents)

ENROLMENT

- Enrolment deadline: April 30, 2025
- Minimum area:
 - Cereals, silage: none
 - Corn: 4 hectares
- Cereal and grain corn 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 for cereal and grain corn: See *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents)

Farming methods

Produce cereals using a cultivation plan that complies with the *Guide to Farming Standards approved by La Financière agricole* (www.fadq.qc.ca/en/crop-insurance/documents) or present a cultivation plan when the farming methods differ from those in the Guide.

Abide by the 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.

CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change in their crops or insured units that could modify their insurance certificate, by August 1, 2025.

NOTICE OF DAMAGE

Collective risks

Participants do not need to notify La Financière agricole when a collective risk affects their insured crops.

Individual risks (*spot loss*)

When a participant's insured crops are damaged following an individual risk, the participant must notify La Financière agricole immediately, and no later than two business days before the harvest begins or urgent work is carried out or the crop is destroyed.

COMPENSATION

Collective risks

For collective risks, compensation is paid when the collective appraisal reveals loss that is greater than the deductible corresponding to the benefit option listed on the participant's certificate.

Individual risks (*spot loss*)

Compensation is possible when damage following an individual risk occurs causing a loss greater than the deductible corresponding to the benefit option listed on the participant's certificate.

- Minimum area:
 - Cereal and silage: 1 undivided hectare
 - Grain corn: 2 undivided hectares

Adjustment for crop quality when collective compensation is paid

Cereal: actual yield is adjusted if grain is downgraded.

DISCOUNT FOR ASPIRING FARMERS

A farming operation eligible for one of the grants through the Financial Support Program for Aspiring Farmers benefits from a reduction of 25% off its contributions, up to \$2500 annually per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

The qualifying individual has two years from the date on which the grant is confirmed to choose the period in which to apply the discount.

COMPLEMENTARITY OF PROGRAMS

The risk management programs offered to Québec farmers were designed to complement each other. They allow businesses to save (AgriInvest and Agri-Québec), protect their margins (AgriStability and Agri-Québec Plus), and cover crop losses (ASREC). Also, by participating in ASREC, participants help maintain their adjusted net sales (ANS), which are used to establish the deposit eligible for AgriInvest and Agri-Québec. This is because ASREC compensation payments are taken into account as income from eligible products.

GOVERNMENT PARTICIPATION

Administrative costs are fully assumed by the governments of Canada and Québec. The Government of Canada pays 60% of these costs and the Government of Québec pays 40%.

Financing of the premium is assumed by the governments (60%) and the participant (40%), for all benefit options.

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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