

CRANBERRIES

2016

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

Cranberry farms in first year of production.

RISKS COVERED

Plan B

- Hail

PROTECTION OFFERED

- Benefit options: **60%, 70%, 80%, 80%** of the total insurable yield.
- Unit price options: 100%, 80% or 60% (\$/kg). **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.
- End of coverage: At the end of the harvest, but by October 31.

ENROLMENT

- Enrolment deadline: April 30 (exceptionally by May 31 for the 2016 insurance year).
- Minimum area: 4 hectares.

Specific terms

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

Organic production

Be an certified member of one of the certification organizations accredited in Quebec by the Conseil des appellations réservées et des termes valorisant (CARTV)

Provide, at the request of La Financière agricole, a document establishing certification for the insurance year in question.

Farming methods

Abide by the methods recommended by the Centre de référence en agriculture et agroalimentaire du Québec or approved by La Financière agricole (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.

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.**

COMPENSATION

Emergency measures

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

This indemnity can be paid for benefits options at 80%

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

The loss of yield cannot exceed the loss resulting from hail, as established by La Financière agricole.

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 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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