

## Day-Neutral Strawberries – 2015

Individual crop insurance offers coverage tailored to the **participant's farming operation**. The coverage is offered for **organic** or **conventional** production

### INSURABLE CROP

- Day-neutral strawberries

### RISKS COVERED

#### Plan A

- 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 Agriinsurance Agreement

#### Plan B

- Hail

### PROTECTION OFFERED

*Benefit options:*

Plan A: **60%, 70% or 80%** of the insurable value.

Plan B: **60%, 70%, 80% or 85%** of the insurable value.

*Deductibles:* **40%, 30%, 20% or 15%** depending on the benefit option chosen.

*Unit price options:* **100%, 80% or 60%** based on the production cost before harvesting (\$/ha).

**Insurable value =**

Number of insurable units x Unit price (\$/ha)

*Start of coverage:* **May 1.**

*End of coverage:* at harvest completion or at the latest on **September 30.**

### FINANCING OF THE PREMIUM

The financing of the premium for the Crop Insurance Program is assumed by the governments (60%) and the participant (40%).

The governments cost-share in a proportion of 60% for Canada and 40% for Québec.

### FINANCING OF THE ADMINISTRATIVE COSTS

The costs inherent in administering the Crop Insurance Program are shared in a proportion of 60% by the Government of Canada and 40% by the Government of Québec.

### ENROLMENT

*Enrolment deadline:* **April 30.**

*Minimum area:* **1 hectare.**

*Farming methods:*

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

### CROSS COMPLIANCE MEASURES

- When the Ministère du Développement durable, de l'Environnement et de la Lutte contre les changements climatiques (MDDELCC) gives La Financière agricole information which establishes that a member has, for a given year, failed to file a compliant phosphorus report, as set out in the Règlement sur les exploitations agricoles (agricultural operations regulations, REA), the following consequences are applied. Any compensation to which the member is entitled under the program is reduced by 25% for all of the member's insured products, for the insurance year targeted by the missing phosphorus report, without a decrease in the contribution owed. This reduction is limited to a maximum of \$50,000 for all payable compensation. However, a member who fails to produce a compliant phosphorus report for a second consecutive year is denied all compensation for the second targeted insurance year, for all of the member's insured products.

The provisions related to the phosphorus report concern all the raising or spreading sites owned, leased or on which the operation custom produces. It targets all the operation's productions, whether or not they are covered by a program at La Financière agricole.

*For more information on the requirements related to the phosphorus report, participants should consult an agrologist or the regional office of the MDDELCC.*

- In accordance with the Protection Policy for Lakeshores, Riverbanks, Littoral Zones and Floodplains, La Financière agricole excludes from insurable areas those within a three-metre strip of vegetation with respect to riverbanks.

### CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change to their agricultural program that could change their insurance certificate.

*Deadline for modifications:* **August 1.**

### NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole.

*Deadline for producing a notice of damage:* **as soon as possible and at the latest 2 business days** before the beginning of the harvest, so that an assessment can be conducted while **the crop is still standing or, if applicable, 2 business days before urgent work or before the crop is destroyed.**

**Neglecting to submit a notice of damage within the prescribed timeframes can lead to a loss of the right to compensation.**

## COMPENSATION

### ➤ EMERGENCY MEASURES

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

Compensation is determined according to the rates in effect for emergency measures.

### ➤ ABANDONMENT

Abandonment may be authorized at any time in the season provided a representative from La Financière agricole is able to appraise the damage in the field. The damage must meet certain criteria:

*Minimum area:* **0.5 undivided hectare or entire field.**

*Abandonment threshold:* abandonment is authorized when the yield is lower than an abandonment threshold established by La Financière agricole at 9 450 kg/ha.

**Compensation =**

Insurable value of the area affected X Benefit option

*Nonincurred expenses:* deducted from compensation, if any.

## APPLICATION FOR REVIEW

Any request for a review of a final decision rendered regarding a participant's insurance file must be made in writing, explaining the motives behind the request, and sent to the service centre in charge of the participant's file or delivered in person to a representative of La Financière agricole within ninety (90) days from the date of the decision in question. However, program conditions and parameters or program premises, the results of collective appraisals for crop insurance losses and exclusion from programs for motives provided for in the programs may not be subject to a request for a review.

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.