

DAY-NEUTRAL STRAWBERRIES

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 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.
- 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.

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 (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 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.

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. 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

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.*

1 800 749-3646 | www.fadq.qc.ca