

EMERGING CROPS

2021

Collective crop insurance offers coverage against loss in crops to the participant's needs.

La Financière agricole du Québec appraises damages collectively, using reference crops: barley, oats and wheat. Loss is calculated based on the harvest data collected on the reference crops grown in the same geographical zone.

Coverage is offered for crops grown under organic or conventional management.

INSURABLE CROPS

- Dry broadbeans
- Fall and spring rye
- Fava beans
- Flax, grown for the seeds
- Hemp, grown for the seeds

Each crop can be insured separately.

RISKS COVERED

Collective risks affecting the reference crops (barley, oats, wheat)

- Drought
- Exceptional flooding
- Excess wind, rain, humidity or heat
- Frost
- Hail
- Hurricanes, tornados
- 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 AgrilInsurance Program

Individual risks (Spot Loss)

- Exceptional flooding
- Hail
- Hurricanes, tornados
- Snow

- 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 AgrilInsurance Program

PROTECTION OFFERED

- Benefit options: 65%, 70% or 80% of the insurable value
- Unit price options (\$/hectare): 60%, 80% or 100%
A unit price specific to certified organic production is offered
- Insurable value per emerging crop (\$) = number of insurable units (hectare) x unit price (\$/hectare)
- End of coverage: When the crop is harvested, without exceeding the date in the Directory of the Dates (www.fadq.qc.ca/en/crop-insurance/documents)

ENROLMENT

- Enrolment deadline: April 30, 2021
- Minimum area: 4 hectares (total area of the insured emerging crops)
- Seeding cut-off date: Refer to the Directory of the Dates (www.fadq.qc.ca/en/crop-insurance/documents)
- Cereal seed: The seed used must be a Canada pedigreed grade (Breeder, Select, Foundation, Registered or Certified) having been subject to valid registration for Quebec

Specific conditions

- For organic production, be a certified or accredited member of one of the certification organizations accredited in Québec by the Conseil des appellations réservées et des termes valorisants (CARTV).

Farming methods

Grow emerging crops using a cultivation plan that complies with the *Guide to Farming Standards Approved by La Financière agricole du Québec* (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 CRITERIA AND CROSS-COMPLIANCE MEASURES

The program sets out eligibility conditions and cross-compliance measures related to the 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.

CROP DECLARATION

For each emerging crop, participants can self-declare their actual production to La Financière agricole. The deadline to do so is October 1, 2022.

CHANGES TO THE 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, 2021.

NOTICE OF DAMAGE

Collective risks

Participants do not need to notify La Financière agricole du Québec 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. Minimum area: 1 undivided hectare.

COMPENSATION

Collective risks

For emerging crops, La Financière agricole du Québec will conduct a damage appraisal at the farm businesses in the zone in which the reference crops are grown.

Compensation is paid when the average loss of the reference crops in the zone is greater than the deductible corresponding to the benefit option listed on the participant's certificate.

Individual risks (*Spot Loss*)

Compensation is possible when an individual risk causes damages requiring the crop to be abandoned prior to harvest.

Crop abandonment may be authorized provided that a La Financière agricole du Québec advisor can inspect the damages while the crop is still standing.

Minimum area: 1 undivided hectare

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.

GOVERNMENT PARTICIPATION

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