

GRAIN CORN

2016

Group crop insurance offers protection against loss in yield and quality evaluated for the entire zone in which the participant's insured units are located.

The coverage is offered for organic or conventional production.

INSURABLE CROP

Grain corn

RISKS COVERED

Collective risks

- 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

Individual risks (spot loss)

- Floods
- Hail
- Hurricanes, tornados
- 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
- Early frost causing a drop in yield and that occurs prior to the following cut-off dates in the *Directory of the dates*:
www.fadq.qc.ca/assurance-recolte/dates
- Late frost occurring in the spring

PROTECTION OFFERED

- Benefit options: **65%, 70%, 80% or 85%** of the total insurable yield.
- Unit price options: 100%, 80% or 60% (\$/t).
- Total insurable yield = Probable zone yield X Number of insurable units.
- Probable yield: Yield specific to the participant's zone established by La Financière agricole and expressed in kilograms of grain per hectare at a moisture rate of 15%.
- Specific term: it is possible to insure the crop in more than one zone.
- End of coverage: When crop is harvested without exceeding the date in the *Directory of the dates*:
www.fadq.qc.ca/assurance_recolte/dates.

ENROLMENT

- Enrolment deadline: **April 30**.
- Minimum area: 4 hectares.
- Seeds: the seed used must be a Canada pedigreed grade.
- Seeding cut-off date: June 1.

Farming methods

Produce grain corn using a cultivation plan that complies with the *Guide des normes reconnues par La Financière agricole du Québec en matière de pratiques culturales 2016* (www.fadq.qc.ca/assurance_recolte/normes) or present a cultivation plan when the farming methods differ from those in the Guide.

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

Collective risks

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

Individual risks (*spot loss*)

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 the crop is destroyed**.

COMPENSATION

Collective risks

After a zone risk, compensation is paid when a collective appraisal reveals losses for the insured crop 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: **2 undivided hectares**.

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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