

GRAIN CORN

2018

Collective crop insurance offers protection against loss in yield and quality evaluated for the entire zone in which the participant's insured units are located. Protection is offered for productions in organic or conventional mode.

INSURABLE CROP

Grain corn

RISKS COVERED

Collective risks

- 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
- Floods
- Excessive wind, rain, humidity or heat
- Frost
- Hail
- Uncontrollable insects and diseases
- Snow
- Hurricanes, tornadoes
- Drought

Individual risks (*spot loss*)

- 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
- Floods
- Hail
- Uncontrollable insects and diseases
- Early frost causing a drop in yield and occurring prior to the cut-off dates found in the *Directory of the dates* (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect)
- Late frost occurring in the spring
- Hurricanes, tornadoes

PROTECTION OFFERED

- Benefit options: 65%, 70%, 80% or 85% of the total insurable yield
- Unit price options (\$/t): 60%, 80% or 100%
- 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 du Québec and expressed in kilograms 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 found in the *Directory of the dates* (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect)

ENROLMENT

- Enrolment deadline: April 30, 2018
- Minimum area: 4 hectares
- Seeds: the seed used must be a Canada pedigreed grade
- Seeding cut-off date: June 1, 2018

Farming methods

Produce grain corn using a cultivation plan that complies with the *Guide to Farming Standards approved by La Financière agricole* (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect) 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, 2018, of any change that could modify their insurance certificate.

NOTICE OF DAMAGE

Collective risks

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

Individual risks (*spot loss*)

When a participant's insured crops are damaged, the participant must notify La Financière agricole immediately, and no later than two business days before the harvest begins or the crop is destroyed.

COMPENSATION

Collective risks

After a collective risk, compensation is paid when a collective appraisal reveals losses 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 of Canada and Québec. The Government of Canada pays 60% of these costs and the Government of Québec pays 40%.

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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