



## HASKAP BERRIES (Fall Enrolment)

**2018**

### INSURABLE CROPS

Haskap plants in the first, second or third year of establishment.

The production of haskap berries is not insurable.

### RISKS COVERED

- Drought
- Excessive heat
- Excessive moisture
- Excessive rain
- Excessive wind
- Frost
- Floods caused by a natural element and representing an exceptional event
- Hail
- Hurricanes and tornadoes
- Ice formation in the soil and frost during the preceding months of November to April providing the crop was insured the previous year
- Insects and plant diseases due to an invasion or epidemic or against which there is no adequate means of protection
- Snow
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for under the damage compensation plan of the Federal/Provincial AgrilInsurance Agreement

### PROTECTION OFFERED

Covers plant mortality.

**Benefit options:** 90% and 96% of the insurable value

**Unit price options:** 60%, 80% or 100% (\$/plant)

**Plant density:** Number of plants, per hectare, specific to each participant.

Insured plants = Plant density X Insured units (ha)  
X Benefit option

Insured value = Insured plants X Unit price (\$/plant)

Duration of coverage:

- For plants in the 1st year of establishment:  
From planting to September 30 of the insurance year.
- For plants in the 2nd and 3rd year of establishment:  
From October 1 of the year preceding the insurance year to September 30 of the insurance year.

Planting dates permitted:

- Fall: August 20 to September 30, 2017
- Spring: May 1 to June 10, 2018

### ENROLMENT

**Deadline to apply for insurance:** August 1 for participants who intend to plant haskap between August 20 and October 1 preceding the insurance year. If a new participant intends to plant in the spring, that participant will have until the enrolment deadline to apply for insurance.

**2018 insurance year:** Exceptionally, the deadline to apply for insurance is August 15, 2017.

**Enrolment deadline:** October 1 preceding the insurance year.

**Insurable minimum:** One hectare, in which a plant density of at least 2000 plants is required.

### Specific conditions

Insure all plants in the first, second and third year of establishment.

### Farming methods

Abide by the farming methods recommended by the Ministère de l'Agriculture, des Pêcheries et de l'Alimentation du Québec (MAPAQ) or approved by La Financière agricole du Québec.

Have a functional irrigation system with a proper water source.

### ELIGIBILITY CONDITIONS AND CROSS COMPLIANCE MEASURES

The program includes eligibility conditions and cross compliance measures relating to the environmental standards in effect.

## CHANGES TO CERTIFICATE

Only a change in the number of plants planted in the spring can be made to the crop insurance coverage after the enrolment deadline, providing it is before August 1 of the insurance year.

## NOTICE OF DAMAGE

When damage affects the plants insured by the participant, the participant must immediately notify La Financière agricole before removing the plants.

## COMPENSATION

### Drop in yield

Compensation is paid when damage causes plant mortality greater than the deductible corresponding to the benefit option listed on the participant's certificate.

## GOVERNMENT PARTICIPATION

Administrative costs are fully assumed by the governments. The Government of Canada pays 60% of the costs and the Government of Québec pays 40%.

For the financing of the insurance premium, 60% is assumed by the governments and 40% by the participant for all benefit options.

*This coverage summary in no way takes precedence over the provisions of the Crop Insurance Program, the regulation in effect and the agreements with the Government of Canada.*

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