

HASKAP BERRIES (Fall Enrolment)

2026

Individual crop insurance offers coverage based on the participant's number of plants.

Coverage is offered for organic or conventional productions.

INSURABLE CROPS

Haskap plants in the 1st, 2nd or 3rd year of establishment.

The production of haskap berries is not insurable.

RISKS COVERED

- Drought
- Exceptional flooding
- Excessive heat, moisture, rain or wind
- Frost
- Hail
- Hurricanes and tornadoes
- 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 (\$/plant): 60%, 80% or 100%
- 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, 2026
 - For plants in the 2nd and 3rd year of establishment: From October 1, 2025 to September 30, 2026
- Planting dates permitted:
 - Fall: August 20 to September 30, 2025
 - Spring: May 1 to June 10, 2026

ENROLMENT

- Enrolment end date:
 - First-year plants
Autumn: before planting and no later than September 30, 2025
Spring: September 30, 2025
 - Second- and third-year plants: September 30, 2025
- Insurable minimum: One hectare, in which a plant density of at least 2000 plants is required

Specific conditions

Insure all plants in the 1st, 2nd and 3rd year of establishment.

Farming methods

Abide by the farming methods recommended by the *Centre de référence en agriculture et agroalimentaire du Québec* (CRAAQ) or approved by La Financière agricole.

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.

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

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 at least two business days before removing the plants.

COMPENSATION

Drop in yield

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

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 \$2,500 annually, per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

COMPLEMENTARITY OF PROGRAMS

The risk management programs offered to Québec farmers were designed to complement each other. They allow businesses to

save (AgrilInvest and Agri-Québec), protect their margins (AgriStability and Agri-Québec Plus), and cover crop losses (ASREC). Also, by participating in ASREC, participants help maintain their adjusted net sales (ANS), which are used to establish the deposit eligible for AgrilInvest and Agri-Québec. This is because ASREC compensation payments are taken into account as income from eligible products.

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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