

## HAY, CORN SILAGE AND CEREALS

**2017**

Collective crop insurance offer for hay production the choice between coverage against loss in yield (quantity) or coverage against loss in quantity and quality. For cereals, coverage includes loss in quantity and quality.

Damage appraisal is made collectively for all farming operations:

- associated with a same weather station for hay
- in a same geographical zone for other insurable crops

**The protection is offered for the productions in biological or conventional mode.**

### INSURABLE CROPS

- Cereals: barley, oats and wheat harvested for grain
- Forage, « feed need option »: corn silage and hay (hay, and pasture)
- Forage, « area option »: corn silage and hay (excluding pasture)

Note: Spelt wheat and triticale are insurable as wheat crops. Mixed grains are insurable under the species most prevalent in the mixture.

### RISKS COVERED

#### Collective risks

- Drought<sup>1</sup>
- Excessive wind, rain, humidity or heat<sup>1</sup>
- Floods
- Frost<sup>1</sup>
- 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 AgriInsurance Program

#### Individual risks (Spot Loss)

- Floods
- Frost that damages corn silage prior to September 2
- Hail
- Hurricanes, tornados
- Snow during seeding done before cut-off dates for insurable crops, except hay
- 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

### PROTECTION OFFERED

- Benefit options:
  - Cereals: **65%, 70%, 80%** or **85%** of the insurable value
  - Hay and corn silage: **70%, 75%, 80%, 85%** or **88%** of the insurable value
- Unit price options: **60%, 80%** or **100%** (\$/t)
- Options for number of cuttings : **2** ou **3**
- Options for harvest start date :
  - 2 cuttings : by June 25 or starting on June 25
  - 3 cuttings : by June 16 or starting on June 16
- Insurable values :

Forage, « feed need option »: according to the feed requirements of the participant's herd:

  - Forage, « area option »: according to the insured surface areas and the reference yield of each weather station
  - Corn silage: according to the insured surface areas and the zone's probable yield
  - Cereals: according to the insured surface areas and the zone's probable yield
- Probable or reference yield: yield expressed in kilograms per hectare based on a moisture rate of 15%.
- Specific term: It is possible to insure a crop in more than one zone or associate it with more than one weather station.

<sup>1</sup> Hay and pasture: Insurance protects the insured crop only against a loss due to frost during the previous months of November to April, drought and excessive rain

- End of coverage: When crop is harvested without exceeding the date in the *Directory of the dates* [www.fadq.qc.ca/crop\\_insurance/dates](http://www.fadq.qc.ca/crop_insurance/dates)

## ENROLMENT

- Enrolment deadline: **April 30**
- Minimum area: **none**
- Seeding cut-off dates for cereals:  
See *Directory of the dates*:  
[www.fadq.qc.ca/crop\\_insurance/dates](http://www.fadq.qc.ca/crop_insurance/dates)
- Cereals seed:
  - The seed used must be a Canada pedigreed grade (Breeder, Select, Foundation, Registered or Certified) having been subject to valid registration for Québec.
- Farming methods:
  - Produce cereals using a cultivation plan that complies with the *Guide des normes reconnues par La Financière agricole du Québec en matière de pratiques culturales 2017* ([www.fadq.qc.ca/crop\\_insurance/standards](http://www.fadq.qc.ca/crop_insurance/standards)) 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 urgent work is carried out or the crop is destroyed.**

## COMPENSATION

### Collective risks

For hay, the percentage of loss of yield associated with a weather station is established using three tables – one for Frost, one for Quantity, one for Quality.

For other crops, La Financière agricole makes an appraisal of different farming operations in the zone.

For all crops, compensation is paid when the loss is greater than the deductible corresponding to the benefit option listed on the participant's certificate.

### Replacement value

For hay « feed needs option ».

Compensation for the replacement value is added to the compensation calculated for a drop in yield when regional yield loss exceeds 15%.

### 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:
  - Cereals and Corn silage : 1 undivided hectare.
  - Hay : 4 undivided hectares

### Adjustment for crop quality when collective compensation is paid

Cereals: actual yield is adjusted if grain is downgraded.

## 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.*

**1 800 749-3646 | [www.fadq.qc.ca](http://www.fadq.qc.ca)**