

Market Garden Crops – 2015 – Spring Enrolment –

Individual crop insurance offers coverage tailored to the **participant's farming operation**. The coverage is offered for **organic** or **conventional** production.

INSURABLE CROPS

Subgroups	Crops
<i>Root vegetables:</i>	beets, carrots, organic soil carrots, celery root, shallots, green onions, leeks, onions, organic soil onions, parsnips, radishes, rutabagas and turnips
<i>Leafy vegetables:</i>	broccoli ¹ , Brussels sprouts, cabbage, cauliflower ¹ , celery, Chinese cabbage, green cabbage, lettuce, organic soil lettuce, mesclun and spinach
<i>Fruit vegetables:</i>	cucumbers, eggplants, gherkins ¹ , melons, peppers, pumpkins, squash, tomatoes and zucchini
<i>Miscellaneous:</i>	broad beans, fresh snap beans and sweet corn

RISKS COVERED

Plan A

- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Hail
- Hurricanes
- Snow
- 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

Plan B

- Hail

Plan D

- Late frost (spring) and early frost (fall)

PROTECTION OFFERED

Benefit options:

Plan A: **60%, 65%, 70%, 75%** or **80%** of the insurable value.

Plan B: **60%, 70%, 80%** or **85%** of the insurable value.

Plan D: **60%, 70%, 80%** or **85%** of the insurable value.

Deductibles: **40%, 35%, 30%, 25%, 20%** or **15%** depending on the benefit option chosen.

Unit price options: **100%, 80%** or **60%** based on the production cost before harvesting (\$/ha).

Certified **organic** carrots (grown in mineral soil) and summer and winter cabbage are eligible for protection at a different unit price.

¹ Consult a representative for specific terms involving gherkin, broccoli and cauliflower.

Insurable value=

Number of insurable units x Unit price (\$/ha)

Start of coverage: Starting at seeding or planting in the open field, without exceeding the seeding or planting cut-off date (Date 3, *Directory of the dates* www.fadq.qc.ca/assurance_recolte/dates, except for coverage against frost that begins, depending on the service centre and the crop, on Date 1, *Directory of the dates*. In addition, seeding or planting must be completed between the starting date and the cut-off date for seeding or planting (Dates 2 and 3, *Directory of the dates*).

End of coverage: at harvest, without exceeding the harvest end date (Date 4, *Directory of the dates*). Losses of crops in storage are not covered.

FINANCING OF THE PREMIUM

The financing of the premium¹ for the Crop Insurance Program is assumed by the governments (60%) and the participant (40%), for all benefit options.

The governments cost-share in a proportion of 60% for Canada and 40% for Québec.

FINANCING OF THE ADMINISTRATIVE COSTS

The costs inherent in administering the Crop Insurance Program are shared in a proportion of 60% by the Government of Canada and 40% by the Government of Québec.

ENROLMENT

Deadline for enrolment: **April 30**, except for vegetables grown for processing which can be insured up **to the seeding or planting cut-off date**.

Specific terms:

- Cultivate a minimum area of **1.0 hectare per crop**.
- Insure all crops covering one hectare or more in a same subgroup. However, if the area of the crop to be insured covers at least 5 hectares, it is possible to insure only that crop.
- Abide by the methods recommended by the Centre de référence en agriculture et agroalimentaire du Québec or approved by La Financière agricole.

CROSS COMPLIANCE MEASURES

- When the Ministère du Développement durable, de l'Environnement et de la Lutte contre les changements climatiques (MDDELCC) gives La Financière agricole information which establishes that a member has, for a given year, failed to file a compliant phosphorus report, as set out in the Règlement sur les exploitations agricoles (agricultural operations regulations, REA), the following consequences are applied. Any compensation to which the member is entitled under the program is reduced by 25% for all of the member's insured products, for the insurance year targeted by the missing phosphorus report, without a decrease in the contribution owed. This reduction is limited to a maximum of \$50,000 for all payable compensation. However, a member who fails to produce a compliant phosphorus report for a second consecutive year is denied all compensation for the second targeted insurance year, for all of the member's insured products.

The provisions related to the phosphorus report concern all the raising or spreading sites owned, leased or on which the operation custom produces. It targets all the operation's productions, whether or not they are covered by a program at La Financière agricole.

For more information on the requirements related to the phosphorus report, participants should consult an agrologist or the regional office of the MDDELCC.

- In accordance with the AOR, La Financière agricole excludes from insurable areas those on which it is prohibited to cultivate crops. This measure may concern in particular areas that have been deforested and used for agricultural purposes while on the territory of one of the municipalities listed in the AOR.
- In accordance with the Protection Policy for Lakeshores, Riverbanks, Littoral Zones and Flood Plains, La Financière agricole excludes from insurable areas those cultivated within a three-metre strip of vegetation with respect to riverbanks.

CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change to their agricultural program that could change their insurance certificate.

Deadline for changes: August 1.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole.

Deadline for producing a notice of damage: as soon as possible and at the latest 2 business days before the beginning of the harvest, so that an assessment can be conducted while the crop is still standing or, if applicable, 2 business days before urgent work or before the crop is destroyed.

Neglecting to submit a notice of damage within the prescribed timeframes can lead to a loss of the right to compensation.

COMPENSATION

➤ EXTRA COVERAGE

When weather conditions prevent seeding or planting, compensation is provided for expenses incurred not salvaged as another crop and according to the rates in effect.

Minimum area: 0.5 undivided hectare or entire field.

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.

➤ EMERGENCY MEASURES

Emergency measures may be authorized by La Financière agricole to mitigate or avoid a drop in yield.

Compensation is determined according to the rates in effect for emergency measures.

➤ ABANDONMENT

Abandonment may be authorized at any time in the season provided that a representative from La Financière agricole is able to appraise the damage in the field. The damage must meet certain criteria:

Minimum area: 0.5 undivided hectare or entire field.

Abandonment threshold: abandonment is authorized when the yield is lower than an abandonment threshold established for each crop by La Financière agricole (Abandonment threshold www.fadq.qc.ca/assurance_recolte/resumes/2015).

Compensation is paid for areas exceeding the area equivalent to the normal loss. This was established by La Financière agricole from loss statistics compiled since 2002, for each producer and each of the producer's insured crops.

Compensation = Insurable value of the affected area exceeding the normal loss x Benefit option

Nonincurred expenses: deducted from the compensation, if any.

APPLICATION FOR REVIEW

Any request for a review of a final decision rendered regarding a participant's insurance file must be made in writing, explaining the motives behind the request, and sent to the service centre in charge of the participant's file or delivered in person to a representative of La Financière agricole within ninety (90) days from the date of the decision in question. However, program conditions and parameters or program premises, the results of collective appraisals for crop insurance losses and exclusion from programs for motives provided for in the programs may not be subject to a request for a review.