

MARKET GARDEN CROPS (Spring enrolment)

2016

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
Root vegetables:	beets, carrots, organic soil carrots, celery root, shallots, green onions, leeks, onions, organic soil onions, parsnips, radishes, rutabagas and turnips
Leafy vegetables:	broccoli ¹ , Brussels sprouts, cabbage, cauliflower ¹ , celery, Chinese cabbage, green cabbage, lettuce, organic soil lettuce, mesclun and spinach
Fruit vegetables:	cucumbers, eggplants, gherkins ¹ , melons, peppers, pumpkins, squash, tomatoes and zucchini
Miscellaneous:	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

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

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.

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

A unit price specific to certified organic production is offered for carrots (grown in mineral soil) and summer and winter cabbage.

- Insurable value = Number insurable units x Unit price (\$/kg)
- 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*) in the address 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.

ENROLMENT

- Enrolment deadline: **April 30**, except for vegetables grown for processing which can be insured up **to the seeding or planting cut-off date.**
- Minimum area: 1.0 hectare per crop

Specific terms

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.

Farming methods

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

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

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

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.

Emergency measures

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

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: www.fadq.qc.ca/assurance_recolte/resumes/2016

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.

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.*

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