

MARKET GARDEN CROPS (Spring enrolment)

2024

Individual crop insurance offers coverage that is tailored to the participant's needs.

Protection is offered for productions in organic or conventional mode. In addition, a specific unit price is available for some vegetables¹.

INSURABLE CROPS

Categories	Crops
Root vegetables:	Beets ¹ , carrots ¹ , organic soil carrots ¹ , celeriac, shallots, turnips, onions ¹ , organic soil onions ¹ , green onions, parsnips, leeks ¹ , radishes and rutabagas
Leafy vegetables:	Broccoli ^{1,2} , celery, cabbage ¹ , kale, Brussels sprouts, Chinese cabbage, cauliflower ^{1,2} , spinach, lettuce ¹ , organic soil lettuce ¹ and mesclun
Fruit vegetables:	Eggplants, pumpkins ¹ , cucumbers ¹ , gherkins ² , squash ¹ , melons, peppers, tomatoes ¹ and zucchini ¹
Miscellaneous:	Broad beans, fresh snap beans ¹ and sweet corn ¹

¹ Vegetables with an organic unit price

² Consult a La Financière agricole advisor for specific coverage terms regarding broccoli, cauliflower and gherkin intended for processing.

RISKS COVERED

Plan A

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity or heat
- Frost
- Hail
- Hurricanes, tornadoes
- 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 AgrilInsurance Program

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
- Unit price options (\$/ha): 60%, 80% or 100% based on the production cost before harvesting
 - A unit price specific to certified organic production is offered for carrots (grown in mineral soil), summer and winter cabbage, broccoli and cauliflower intended for processing
- 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/en/crop-insurance/documents), except for coverage against frost that begins, depending on the service centre and the crop, on Date 1, *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents). 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*) (www.fadq.qc.ca/en/crop-insurance/documents)
- End of coverage: When crop is harvested, without exceeding the harvest end date (Date 4, *Directory of the dates*) (www.fadq.qc.ca/en/crop-insurance/documents). Losses of crops in storage are not covered.

ENROLMENT

- Enrolment deadline: April 30, 2024, except for broccoli, cauliflower and gherkin intended 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.
- Each year, participants who insure one or more crops based on probable yield (broccoli, cauliflower and gherkin intended for processing) must declare their actual production to La Financière agricole. This obligation can

be met by sending data from processing plants. When a participant fails to meet this obligation, their yield for the crop of that year will be determined by La Financière agricole, which may lower the probable yield of the following years. The deadline for participants to make their crop declaration is June 1, 2025.

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 of any change in their crops or insured units that could modify their insurance certificate, by August 1, 2024.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must notify La Financière agricole immediately and no later than two 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, compensation is provided for expenses incurred that are not salvaged as another crop and according to the rates in effect.

Minimum area: 0.5 undivided hectares or entire field

* Special protection is available for Plan A, excluding broccoli, cauliflower, and gherkins intended for processing.

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 an agent from La Financière agricole is able to appraise the damage in the field. The damage must meet certain criteria:

- Minimum area: 0.5 undivided hectares or entire field
- Abandonment threshold: abandonment is authorized when the yield is lower than the abandonment threshold established for each crop by La Financière agricole (See *Market Garden Crops - Abandonment Threshold* (www.fadq.qc.ca/en/crop-insurance/documents))

For participants insured under Plan A, an indemnity is paid for areas in excess of the area equivalent to normal loss. This corresponds to the rate of loss that producers might expect each year for each of their crops. Normal loss is established by La Financière agricole based on annual loss rates over the last 15 years preceding the insurance year.

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 \$2500 annually per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

The qualifying individual has two years from the date on which the grant is confirmed to choose the period in which to apply the discount.

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 of Canada and Québec. The Government of Canada pays 60% of these costs and the Government of Québec pays 40%.

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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