

MARKET GARDEN CROPS (Perennial Vegetables Subgroup)

2026

Individual crop insurance offers coverage based on the production volume of the participant's farming operation.

Coverage is offered for organic or conventional productions.

INSURABLE CROPS

Perennial Vegetables Subgroup: Asparagus¹ and rhubarb

¹ An organic unit price is available

RISKS COVERED

Plan A

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity and heat
- Frost
- Hail
- Hurricanes, tornadoes,
- Uncontrollable insects and diseases
- Snow
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for under the wildlife damage compensation plan of the Federal/Provincial AgriInsurance Agreement

Plan B

- Hail

Plan C (plant mortality)

- Ice formation in soil and frost, from November to April
- Uncontrollable insects and diseases

Plan D

- Late spring frost and early fall frost

PROTECTION OFFERED

- Benefit options:
 - Plan A: 60%, 70%, 80% or 80% with abandonment of the total insurable yield
 - Plan B: 60%, 70%, 80%, 80% with abandonment or 85% of the total insurable yield
 - Plan C: 95% of the total insurable value
 - Plan D: 60%, 70%, 80%, 80% with abandonment or 85% of the total insurable yield

- Unit price options: 60%, 80% or 100%
 - Plans A, B and D: \$/kg (asparagus and rhubarb)
 - Plan C: \$/1,000 crowns (asparagus)
\$/1,000 roots (rhubarb)
- Total insurable yield = Probable yield X Number of insurable units
- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole and expressed in kilograms per hectare
- Start of coverage:
 - Plan A: November 1, 2025
 - Plans B and D: April 30, 2026
 - Plan C: November 1, 2025 for 2nd year plants and over
April 30, 2026 for the 1st planting year
- End of coverage:
 - Plans A, B and D: At the end of the 2026 harvest
 - Plan C: October 31, 2026

ENROLMENT

- Enrolment deadline
 - Plan A: November 1, 2025
 - Plans B and D: April 30, 2026
 - Plan C: November 1, 2025 for 2nd year plants and over
April 30, 2026 for the 1st year of plantation
- Minimum area: 1.0 hectare per crop

Specific terms

Insure all crops covering one hectare and over included in a same subgroup. However, when the area of the crop to be insured is at least five hectares, it is possible to insure only this crop.

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.

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 modify their insurance certificate.

Participants cannot change their crop insurance coverage after the enrolment deadline when this deadline is November 1.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole at least two business days before the beginning of the harvest, before emergency measures are taken or before the crop is destroyed.

COMPENSATION

Emergency measures

Compensation is paid for emergency measures authorized by La Financière agricole to mitigate damage or avoid a drop in yield.

This compensation can be paid for benefits options of 80%, 80% with abandonment, 85% and 95%.

Abandonment

When the crop is damaged by a risk covered by the insurance, to the extent of abandoning this crop over part or all of the affected area, abandonment compensation is paid out for the affected area when the participant has opted for the 80% benefit option with abandonment.

Abandonment may be authorized providing a representative from La Financière agricole is able to appraise the damage while the crop is still in the field.

Minimum area: 0.5 undivided hectare or entire field

Drop in yield

Compensation is paid when damage results in a loss of yield 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 (AgriInvest 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 AgriInvest 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 costs and the Government of Québec pays 40% of costs.

The financing of the premium is partly assumed by the governments. The participant's share ranges from 20% to 43.8% depending on the benefit option chosen.

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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