

## Market Garden Crops– 2014

– Local market gardening –

Individual crop insurance offers you coverage based on **your operation's profile**.

### INSURABLE CROPS

Crops in diversified organic or conventional production viable in Quebec and grown on small parcels:

- Market garden crops
- Fine herbs
- Potatoes
- Blueberries, Strawberries, Raspberries and other small fruits

### RISKS COVERED

Events causing major and isolated losses:

- Excessive rain
- Excessive wind, tornados and hurricanes
- Late frost (spring) and early frost (fall)
- Hail

### PROTECTION OFFERED

*Benefit options:* **60 %** or **70 %** of the insurable value.

*Deductibles:* **40 %** or **30 %** depending on the benefit option chosen.

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

$$\text{Insurable value} = \text{Number of insurable units} \times \text{Unit price (\$/ha)}$$

*Start of coverage:* Starting at seeding or planting in an open field or in unheated shelters, but at the earliest from the "start of coverage" date indicated in [Appendix 1](#) (start of protection).

*End of coverage:* at harvest, without exceeding the "end of coverage" date indicated in [Appendix 1](#) (end of protection). Losses in warehouses are not covered.

### FINANCING OF THE PREMIUM

The financing of the premium 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.**

*Specific terms:*

- Cultivate a minimum surface area of **0.8 hectares, all crops combined**, and containing a minimum of ten different crops;
- For organic production, be an accredited or certified member of one of the certification organizations accredited in Quebec by the *Conseil des appellations réservées et des termes valorisant* (CARTV);

- Provide, at La Financière agricole's request, a document proving accreditation or certification for the insurance year concerned.

- For conventional production, respect the practices recommended by the *Centre de référence en agriculture et agroalimentaire du Québec* or accepted by La Financière agricole.

### CROSS COMPLIANCE MEASURES

- When the *Ministère du Développement durable, de l'Environnement, de la Faune et des Parcs* (MDDEFP) 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 MDDEFP.*

- 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

La Financière agricole must be informed of any changes in your coverage that could modify your insurance certificate.

*Deadline for changes:* **August 1**

### NOTICE OF DAMAGE

When damage occurs to your insured crops, you must notify La Financière agricole immediately.

*Deadline for producing a notice of damage:* **as soon as possible and at the latest 2 business days** after the occurrence of the covered damage so that La Financière agricole can note the irreversibility of the crop damage.

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

## COMPENSATION

### ➤ 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 surface area:* **0.20 hectares** of insurable crops

*Minimum loss:* **70%**.

**Compensation** =

Insurable value of the affected area X Benefit option

In the event of successive planting and staggered harvests, compensation will be adjusted based on losses incurred when the damage occurred: 25%, 50%, 75% or 100%.

The total compensation cannot exceed the insured value.

## 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.

This **coverage summary** in no way takes precedence over the provisions of *the [Program](#)*, of the regulation in effect and of the agreements with the Government of Canada.

Pour information : 1 800 749-3646

[www.fadq.qc.ca](http://www.fadq.qc.ca)