

MARKET GARDEN CROPS (Local market gardening)

2017

Individual crop insurance offers coverage tailored to the participant's farming operation. **The protection is offered for the productions in biological or conventional mode.**

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
- Unit price options: **60%, 80% or 100%** based on the production cost before harvesting (\$/ha)
- Insurable value = Number of insurable units x Unit price (s/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 *Directory of the dates*:
www.fadq.qc.ca/crop_insurance/dates
- End of coverage: When crop is harvested without exceeding the date in the *Directory of the dates*:
www.fadq.qc.ca/crop_insurance/dates
- Losses in warehouses are not covered

ENROLMENT

- Deadline for enrolment: **April 30**
- Minimum area Cultivate a minimum surface area of **0.8 hectares, all crops combined**, and containing a minimum of ten different crops

Specific terms

- 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

Farming methods

For conventional production, Produce using the techniques recommended by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ)

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 after the occurrence of the covered damage so that La Financière agricole can note the irreversibility of the crop damage.**

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 following standards must be met:

- Minimum surface area: **0.20 hectare all insurable crops together**
- Minimum loss: **70%**

In the event of successive planting and staggered harvests, compensation will be adjusted based on losses incurred when the damage occurred.

The total compensation cannot exceed the insured value.

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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