

## MARKET GARDEN CROPS (Local market gardening)

**2018**

Individual crop insurance offers coverage tailored to the participant's farming operation. Protection is offered for productions in organic or conventional mode.

### INSURABLE CROPS

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

- Market garden crops
- Herbs
- Potatoes
- Blueberries, strawberries, raspberries and other small fruit

### RISKS COVERED

Events causing major and isolated losses:

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

### PROTECTION OFFERED

- Benefit options: 60% or 70% of the insurable value
- Unit price options (\$/ha): 60%, 80% or 100% based on the production cost before harvesting
- Insurable value = Number of insurable units x 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 the *Directory of the dates* ([www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect](http://www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect))
- End of coverage: When crop is harvested, without exceeding the date found in the *Directory of the dates* ([www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect](http://www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect))
- Losses in warehouses are not covered

### ENROLMENT

- Deadline for enrolment: April 30, 2018
- Minimum area: Cultivate a minimum surface area of 0.8 hectares, all crops combined, and containing a minimum of ten different crops

### Farming methods

For conventional production, abide by the techniques 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, 2018, of any change that could modify their insurance certificate.

### 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 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 an agent from La Financière agricole can assess the damage in the field. The following standards must be met:

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

In the event of successive planting and staggered harvests, compensation will be adjusted based on the percentage of planting or harvest done when the damage occurred.

The total compensation cannot exceed the insured value.

## 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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