



Market Garden Crops (Perennial Vegetables)

2017

Individual crop insurance offers coverage based on the production volume of the participant's farming operation. **The protection is offered for the productions in biological or conventional mode.**

INSURABLE CROPS

Asparagus and rhubarb

RISKS COVERED

Plan A

- Drought
- Excessive wind, rain, humidity and heat
- Floods
- Frost
- Hail
- Hurricanes, tornadoes,
- Ice formation in soil and frost, from November to April
- 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 frost (spring) and early frost (fall)

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 et 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 preceding the insurance year
 - Plans B and D: April 30
 - Plan C: November 1 preceding the insurance year for second year plants and over
April 30 for the first planting year
- End of coverage:
 - Plans A, B and D: At harvest completion
 - Plan C: October 31

ENROLMENT

- Enrolment deadline
 - Plan A: November 1 preceding the insurance year
 - Plans B and D: April 30
 - Plan C: November 1 preceding the insurance year for second year plants and over
April 30 for the first planting year
- Minimum area: 1 hectare per crop

Specific terms

Insure all crops covering one hectare and over included in a same subcategory. However, when the area of the crop to be insured is at least five (5) hectares, it is possible to insure only this crop Farming methods.

Farming methods

Produce the other crops using the techniques recommended by the Centre de référence en agriculture et agroalimentaire du Québec 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 out 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 **and at the latest 2 business days before the beginning of the harvest, the execution of the urgent works or the destruction of the harvest.**

COMPENSATION

Emergency measures

Emergency measures may be authorized by La Financière agricole to mitigate or avoid a drop in yield.

This indemnity can be paid for benefits options at 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 subscriber has opted for *the 80 % guarantee with abandonment.*

Abandonment can be authorized as long as a La Financière agricole advisor can assess the damages while the crop is still in the field.

Minimum area: Entire field or 0.5 hectare (undivided).

Drop in yield

Compensation is paid when damages result in a loss of yield higher than the deductible corresponding to the benefit option on the participant's certificate.

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.*

1 800 749-3646 | www.fadq.qc.ca