

POTATOES

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

- Table potatoes (early, fresh market or pre-peel)
- Potatoes grown for seed
- Potatoes grown for processing

RISKS COVERED

- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Hail
- Hurricanes
- Snow
- Tornados
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of waterfowl, covered through the Wildlife Damage Compensation Program under the Federal-Provincial Agreement on the AgriInsurance Program

PROTECTION OFFERED

- Coverage against losses in the field and deterioration in storage
- Benefit options: **60%, 70%, 80%, 80%** with abandonment or **85%** of the total insurable yield
- Unit price options: 60%, 80% or 100% (\$/t)
- 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

- End of coverage:
 - Loss in the field : When crop is harvested without exceeding the date in the *Directory of the dates*: www.fadq.qc.ca/crop_insurance/dates
 - Loss in storage: December 31

ENROLMENT

- Enrolment deadline: **April 30**
- Minimum area: 4 hectares
- Seeding cut-off dates: See *Directory of the dates*: www.fadq.qc.ca/crop_insurance/dates
- Seeds : Use seeds of a superior or equal grade to the certified grade

Farming methods

Produce potatoes using a cultivation plan that complies with the Guide des normes reconnues par La Financière agricole du Québec en matière de pratiques culturales 2017 (www.fadq.qc.ca/crop_insurance/standards)

or present a cultivation plan when the farming methods differ from those in the Guide.

- Store potatoes according to 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 before the harvest begins or urgent work is carried out or the crop is destroyed**.

COMPENSATION

Extra coverage

When weather conditions prevent seeding, compensation is provided for expenses incurred not salvaged as another crop and according to the rates in effect.

Minimum area: 1 undivided hectare.

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, and 85%.

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.

Abandonment of stored crops is authorized if crop loss is attributable to an active disease or frost and if La Financière agricole had previously authorized abandonment when the crop was still in the field.

Minimum area:

- Table and processing potatoes: entire field or 2 undivided hectares
- Potatoes grown for seed: entire field or 0,5 undivided hectare

Yields observed must not exceed **4 500 kg/ha**.

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 60 % depending on the crop insured and 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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