

Strawberries (Fall Enrolment)

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

- Strawberry fields in matted rows in the 1st year of production
- Strawberry fields in matted rows in the 2nd year or more of production
- Strawberry fields using plasticulture in the 1st year of production: fresh plug plants (short-day and day-neutral) and short-day dormant plug plants)

RISKS COVERED

For strawberry fields in matted rows

Plan A

- Drought
- Excessive wind, rain, humidity and heat
- Floods
- Hail
- Hurricanes, tornadoes
- Ice formation in soil or frost, from November to April
- Late frost for fruit production
- Snow
- Uncontrollable insects and diseases
- 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

For strawberry fields using plasticulture

Plan A

- Ice formation in soil or frost from, November to April
- Late frost for fruit production
- Hail

Plan B

- Hail

Plan D

- Late frost for fruit production

PROTECTION OFFERED

- Benefit options:
Plan A: **60 %**, **70 %** or **80 %** of the insurable value.
Plan B and D: **60 %**, **70 %**, **80 %**, **80 %** or **85 %** 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 (\$/ha)

- Individual abandonment threshold: Corresponds to 30 % of the operation's historical yield (kg/ha).
- Start of coverage: **November 15**
- End of coverage:
Strawberry fields in matted rows : at the end of harvesting
Strawberry fields using plasticulture: at the end of harvesting or by **September 30**

ENROLMENT

- **Deadline to apply for insurance:**
September 15 preceding the insurance year
- Enrolment deadline :
November 15 preceding the insurance year
- Minimum area:
Strawberry fields in matted rows : 0.5 hectare per production year
Strawberry fields using plasticulture : 1.0 hectare

Specific terms

Annually report the entire annual production to La Financière agricole by November 15 of the harvest year.

Farming methods

- Have a functional irrigation system with an adequate water source;
- Use proper production techniques to control normal winter frost and late frost (spring).
- Abide by the methods 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

No change may be made to crop insurance coverage by the participant after the enrolment deadline.

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.

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 area: **0.5 undivided hectare or entire field.**

Individual abandonment threshold: Abandonment is authorized when the yield is lower than the individual abandonment threshold.

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.*

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