

STRAWBERRIES (Fall Enrolment)

2027

Individual crop insurance offers coverage based on the production volume of the participant's farming operation.

Coverage is offered for organic or conventional productions.

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 plants

RISKS COVERED

For strawberry fields in matted rows

Plan A

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity and heat
- Hail
- Hurricanes, tornadoes
- Ice formation in soil or frost from November to April
- Late spring 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 AgrilInsurance Agreement

Plan B

- Hail

For strawberry fields using plasticulture

Plan A

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

Plan B

- Hail

Plan D

- Late spring frost for fruit production

PROTECTION OFFERED

- Benefit options:

Plan A:	60%, 70% or 80% of the insurable value
Plans B and D:	60%, 70%, 80% or 85% of the insurable value

- Unit price options (\$/ha):

60%, 80% or 100% based on preharvest production costs for short-day strawberry plants using plasticulture, fresh plug plants, and dormant plug plants. The 100% option is only available if more than 50% of the insured area is planted with day-neutral strawberries.

60%, 80%, or 100% based on preharvest production costs for other insurable crops.

- 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, 2026
- End of coverage:

Strawberry fields in matted rows	At the end of the 2027 harvest
Strawberry fields using plasticulture:	At the end of the harvest or by September 30, 2027, at the latest

ENROLMENT

- Enrolment deadline: November 15, 2026
- Minimum area:
Strawberry fields in matted rows: 0.5 hectare per production year
Strawberry fields using plasticulture: 1.0 hectare

Farming methods

Abide by the farming methods recommended by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ) or approved by La Financière agricole.

Have a functional irrigation system with an adequate water source.

Use proper production techniques to control normal winter frost and late spring frost.

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.

DECLARATION OF YIELDS

Each year, participants must declare their actual production to La Financière agricole. When a participant fails to meet this obligation, their yield for the crop of that year will be determined by La Financière agricole, which may not reflect their actual farming operations. The deadline for participants to make their crop declaration is June 1, 2028.

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 at least two business days before the beginning of the harvest, before emergency measures are taken or before the crop is destroyed.

COMPENSATION

Emergency measures

Compensation is paid for emergency measures authorized by La Financière agricole to mitigate damage or avoid a drop in yield.

Abandonment

Abandonment may be authorized at any time in the season providing 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

DISCOUNT FOR ASPIRING FARMERS

A farming operation eligible for one of the grants through the Financial Support Program for Aspiring Farmers benefits from a reduction of 25% off its contributions, up to \$2,500 annually, per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

COMPLEMENTARITY OF PROGRAMS

The risk management programs offered to Québec farmers were designed to complement each other. They allow businesses to save (AgriInvest and Agri-Québec), protect their margins (AgriStability and Agri-Québec Plus), and cover crop losses (ASREC). Also, by participating in ASREC, participants help maintain their adjusted net sales (ANS), which are used to establish the deposit eligible for AgriInvest and Agri-Québec. This is because ASREC compensation payments are taken into account as income from eligible products.

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.

In effect since 2026

The introduction of a disaster component in the pricing of this coverage under Plan A (Multi-Risk Policyholders) makes it possible to reduce the participant's annual contribution to less than 40% of the total premium. Both levels of government increase their contributions in order to fully fund the indemnities associated with catastrophic losses.

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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