

## Strawberries and Raspberries – 2015 – Spring Enrolment –

Individual crop insurance offers coverage tailored to the participant's farming operation. It is based on **the farming operation's production volume**. The coverage is offered for **organic** or **conventional** production.

### INSURABLE CROPS

- Strawberry patches being established
- Strawberry patches cultivated with Elite and Foundation plants intended for the production of certified plants
- Raspberry patches in the first year of establishment
- Raspberry patches in the first year of cultivation with Elite or Foundation plants intended for the production of certified plants

### RISKS COVERED

#### Plan A

- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Hail
- Hurricanes, tornados
- Snow
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for through the damage compensation plan of the Federal/Provincial Agriinsurance Agreement

### PROTECTION OFFERED

*Benefit options:* **60%**, **70%**, **80%** or **80%** with abandonment of the total insurable yield.

*Deductibles:* **40%**, **30%** or **20%** depending on the benefit option chosen.

*Unit price options:* **100%**, **80%** or **60%**<sup>1</sup>.

**Total insurable yield =**

Probable yield x Number of insurable units

*Probable yield:* tailored to the participant's operation, expressed in:

- number of plants per hectare
- number of canes per hectare

*End of coverage:* at harvest, without exceeding the harvest end date for each crop, namely:

#### November 14:

- Strawberry patches being established
- Raspberry patches in the first year of establishment
- Raspberry fields in the first year of cultivation with Elite or Foundation plants

Between **May 15** and **June 5** depending on the service centre:

- Strawberry patches cultivated with Elite or Foundation plants, namely:

Service centre	Date
Granby, La Prairie, Saint-Hyacinthe, Saint-Jean-sur-Richelieu	May 15
L'Assomption, Saint-Eustache	May 20
Gatineau, Nicolet, Sherbrooke, Trois-Rivières, Victoriaville	May 25
Lévis, Sainte-Marie	June 1
Alma, Caplan, Rimouski, Rivière-du-Loup, Rouyn-Noranda	June 5

### FINANCING OF THE PREMIUM

The financing of the premium for the Crop Insurance Program, assumed by the governments and the participant, varies according to the different benefit options.

Benefit option	Governments Contribution	Participant Contribution
60%	60%	40%
70%	60%	40%
80%	60%	40%
80% with abandonment	56.5%	43.5%

The governments cost-share in a proportion of 60% for Canada and 40% for Québec.

### FINANCING OF THE ADMINISTRATIVE COSTS

The costs inherent in administering the Crop Insurance Program are shared in a proportion of 60% by the Government of Canada and 40% by the Government of Québec.

### ENROLMENT

*Enrolment deadline:* **April 30**.

*Minimum area:* **0.5 hectare per crop**.

*Farming methods:*

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

### CROSS COMPLIANCE MEASURES

- When the Ministère du Développement durable, de l'Environnement et de la Lutte contre les changements climatiques (MDDELCC) gives La Financière agricole information which establishes that a member has, for a given year, failed to file a compliant phosphorus report, as set out in the Règlement sur les exploitations agri-

<sup>1</sup> - Strawberry patches being established (\$/1 000 buds);  
- Strawberry patches cultivated with Elite and Foundation plants (\$/1 000 plants);  
- Raspberry patches in the first year of establishment and patches cultivated with Elite and Foundation plants (\$/1 000 stems).

coles (agricultural operations regulations, REA), the following consequences are applied. Any compensation to which the member is entitled under the program is reduced by 25% for all of the member's insured products, for the insurance year targeted by the missing phosphorus report, without a decrease in the contribution owed. This reduction is limited to a maximum of \$50,000 for all payable compensation. However, a member who fails to produce a compliant phosphorus report for a second consecutive year is denied all compensation for the second targeted insurance year, for all of the member's insured products.

The provisions related to the phosphorus report concern all the raising or spreading sites owned, leased or on which the operation custom produces. It targets all the operation's productions, whether or not they are covered by a program at La Financière agricole.

*For more information on the requirements related to the phosphorus report, participants should consult an agrologist or the regional office of the MDDELCC.*

- In accordance with the Protection Policy for Lakeshores, Riverbanks, Littoral Zones and Floodplains, La Financière agricole excludes from insurable areas those within a three-metre strip of vegetation with respect to riverbanks.

#### CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change to their agricultural program that could change their insurance certificate.

*Deadline for modifications: August 1.*

#### NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole.

*Deadline for producing a notice of damage: as soon as possible and at the latest 2 business days before the beginning of the harvest, so that an assessment can be conducted while the crop is still standing or, if applicable, 2 business days before urgent work or before the crop is destroyed.*

**Neglecting to submit a notice of damage within the prescribed timeframes can lead to a loss of the right to compensation.**

#### COMPENSATION

##### ➤ EMERGENCY MEASURES

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

An indemnity based on the rates in effect for the work done can be paid *only for benefits options at 80% and 80% with abandonment.*

##### ➤ 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. The compensation is calculated as follows:

$$\text{Compensation} = 80\% \text{ of the insurable yield of the area affected} \times \text{Unitprice}$$

Abandonment can be authorized at any time during the season, 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 undivided hectare.*

*Salvage value and nonincurred expenses: deducted from compensation, if any.*

##### ➤ DROP IN YIELD

When damages incur loss higher than the deductible corresponding to the benefit option listed on the participant's certificate.

$$\text{Compensation} = ([\text{Total insurable yield} \times \text{Benefit option}] - \text{Actual yield}) \times \text{Unit price}$$

*Salvage value and nonincurred expenses: deducted from compensation, if any.*

#### APPLICATION FOR REVIEW

Any request for a review of a final decision rendered regarding a participant's insurance file must be made in writing, explaining the motives behind the request, and sent to the service centre in charge of the participant's file or delivered in person to a representative of La Financière agricole within ninety (90) days from the date of the decision in question. However, program conditions and parameters or program premises, the results of collective appraisals for crop insurance losses and exclusion from programs for motives provided for in the programs may not be subject to a request for a review.

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.