

STRAWBERRIES AND RASPBERRIES (Spring 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 patches being established
- Strawberry patches cultivated with Elite and Foundation plants intended for the production of certified plants for sale in Québec
- Strawberry patches cultivated with Foundation plants intended for the production of certified plants for export to the United States
- 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

- 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 waterfowl, covered through the Wildlife Damage Compensation Program under the Federal-Provincial Agreement on the AgriInsurance Program

PROTECTION OFFERED

- Benefit options: **60%, 70%, 80%** or **80%** with abandonment of the total insurable yield
- Unit price options: **60%, 80%** or **100%**¹
- 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:
 - 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:

- Strawberry patches cultivated with Elite or Foundation plants, namely. When crop is harvested without exceeding the date in the *Directory of dates*: www.fadq.qc.ca/crop_insurance/dates

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 (CRAAQ) or approved by La Financière agricole.

¹ 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)

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

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% 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*.

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 undivided hectare.

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 40% to 43.5% 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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