

STRAWBERRIES AND RASPBERRIES (Spring Enrolment)

2024

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

Protection is offered for productions in organic or conventional mode.

INSURABLE CROPS

- Strawberry patches being established
- Strawberry patches cultivated with Elite or 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.

RISKS COVERED

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity or heat
- Frost
- Hail
- Hurricanes, tornadoes
- 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 AgrilInsurance Program

PROTECTION OFFERED

- Benefit options: 60%, 70% or 80% of the total insurable yield or 80% with abandonment
 - Unit price options¹: 60%, 80% or 100%
- ¹ Strawberry patches being established (\$/1,000 buds)
Strawberry patches cultivated with Elite or Foundation plants (\$/1,000 plants)
Raspberry patches in the first year of establishment and patches cultivated with Elite or Foundation plants (\$/1,000 stems)
- 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 either:
 - number of plants per hectare
 - number of stems per hectare
- Start of coverage: at planting
- End of coverage:
When crop is harvested, without exceeding the harvest end date for each crop, namely November 14, 2023, for:
 - Strawberry patches being established
 - Raspberry patches in the first year of establishment
 - Raspberry patches in the first year of cultivation with Elite or Foundation plants

When crop is harvested, without exceeding the date found in the Directory of dates (www.fadq.qc.ca/en/crop-insurance/documents) for:

- Strawberry patches cultivated with Elite or Foundation plants

ENROLMENT

- Enrolment deadline: April 30, 2024
- 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.

Participants must have a functioning irrigation system with an appropriate water source.

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 of any change in their crops or insured units that could modify their insurance certificate, by August 1, 2024.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must notify La Financière agricole immediately, and no later than two 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 benefit 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 participant has opted for the 80% guarantee with abandonment.

Abandonment may be authorized provided that an agent from La Financière agricole 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 greater than the deductible corresponding to the benefit option listed on the participant's certificate.

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 \$2500 annually per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

The qualifying individual has two years from the date on which the grant is confirmed to choose the period in which to apply the discount.

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 of Canada and Québec. The Government of Canada pays 60% of these costs and the Government of Québec pays 40%.

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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