



VEGETABLES GROWN PROCESSING

2016

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

INSURABLE CROPS

- Green peas
 - miniature-sized and small-sized
 - regular-sized and large-sized
- Sweet corn
 - on the cob
 - niblets or creamed
- Wax and green beans
 - regular-sized
 - medium-sized
 - large-sized green beans
- Extra-fine wax and green beans

RISQUES COUVERTS

- 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 option: **80%** without abandonment¹ of the total insurable yield or insurable value for peas.
- Unit price options 100%, 80% or 60% (\$/TM). **A unit price specific to certified organic production is offered.**
- Insurable yield or total insurance value = Probable yield X Number of insurable units.

¹ Abandonment is possible for areas that cannot be harvested due to excessive heat making the product unsuitable for processing or excessive rain limiting access to fields or causing time-delayed crops to become unsuitable for processing.

- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole and expressed in kilograms per hectare or dollars per hectare for peas.
- End of coverage: When crop is harvested without exceeding the date in the *Directory of the dates*: www.fadq.qc.ca/assurance_recolte/dates.

ENROLMENT

- Enrolment deadline: before seeding or by the date listed for each crop, namely:

Beans	July 15
Green peas	June 24
Sweet corn	June 24
- Minimum area: 4.0 hectares per crop.
- Seeding periods: See *Directory of the dates*: www.fadq.qc.ca/assurance_recolte/dates

Specific term

Crops must be grown for processing.

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.

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

Extra coverage

When weather conditions prevent seeding, compensation is provided for expenses incurred not salvaged as another crop and according to the rates in effect.

Minimum area: 1 undivided hectare.

Emergency measures

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

Abandonment¹

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.

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: 1 undivided hectare.

Drop in yield

Compensation is paid when damages result in a loss of yield higher than 20% of the total insurable yield or insurable value.

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.*

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