

VEGETABLES GROWN FOR PROCESSING

2019

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

- Green peas:
 - miniature and small
 - regular and large
- Sweet corn:
 - on the cob
 - kernels or creamed
- Wax and green beans:
 - regular
 - medium
 - extra fine
 - large green beans

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 option: 80% without abandonment¹ of the total insurable yield or insurable value for peas
 - 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.
- Unit price options (\$/t): 60%, 80% or 100%

- A unit price specific to certified organic production is offered, except for sweet corn (on the cob)
- Total insurable yield or total insurable value = Probable yield x Number of insurable units
- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole du Québec and expressed in kilograms per hectare or dollars per hectare for peas
- End of coverage: When crop is harvested, without exceeding the date found in the *Directory of the dates* (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect)

ENROLMENT

- Enrolment deadlines:
 - Beans: July 15, 2019
 - Sweet corn: June 24, 2019
 - Green peas: June 24, 2019
- Minimum area: 4.0 hectares per crop
- Seeding periods: See *Directory of the dates* (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect)

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.

CROP DECLARATION

Each year, participants must declare their total production to La Financière agricole. This obligation can be met by having yield data sent directly to La Financière agricole by processors or by the Fédération québécoise des producteurs de fruits et légumes de transformation, for products named in the *Plan conjoint des producteurs de légumes destinés à la transformation*. When this obligation is not met, the participants' yield for that crop and year will be determined by La Financière agricole, which may lower the probable yield for the following years.

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, 2019.

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

Extra coverage

When weather conditions prevent seeding, compensation is provided for expenses incurred that are 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.

- 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.

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: 1 undivided hectare.

Drop in yield

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

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.

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 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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