

## COW CALVES

**2026**

### GENERAL PRINCIPLES

**Insurance year: January 1 to December 31.**

Compensation: program intervention when the selling price is lower than the stabilized income.

**Compensation = Stabilized income - Average selling price**

Stabilized income: production cost of a specialized farm type, including 90% of the wages of the operator-owner. It excludes earnings on equity, farm insurance contributions and contributions for other risk management programs.

Selling price: weighted average of the prices obtained at specialized auctions for cow calves weighing between 136.1 kg (300 lb) and 499 kg (1,100 lb), regardless of non-standard and/or off-type calves.

Compensation payments made in the framework of the ASRA program take into account payments granted under the AgriStability and Agrilnvest programs.

ASRA compensation payments for those who do not participate in AgriStability are reduced by 40%.

### ELIGIBILITY

- Be domiciled in Québec.
- Be the owner of the animals that were raised in Québec, and have the insurable interest, i.e. assume the risks related to lower market prices or higher production costs.
- Marketed calves must have been born in Québec and be the offspring of the female breeders owned by the participant at the time of calving.
- Cumulate a minimum of 2,092 kilograms of calves sold on a live basis annually, even if the producer enrolls in or withdraws from the program during the insurance year.
- Insure all insurable female breeders and calves that the participant owns.
- Participate in the Program for the product Cow Calves for a period of five years.
- No enrolment deadline. However, the date that marks the beginning of the enrolment period corresponds to the date that all documents required for registration are received.

### 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.

### CONDITIONS FOR PARTICIPATION

The participant must identify, by the deadlines, his animals using numbered tags intended for bovine production, recognized under the Regulation respecting the identification and traceability of certain animals. At no time may participants remove the tag of an animal already identified.

In accordance with the Regulation respecting the identification and traceability of certain animals, the participant must provide Attestra with the required traceability information for all of the insured animals at the moment of their birth, purchase or death, including tag numbers, date of birth, gender, weight, date of entry, and date of death for all insured animals.

The participant must report to Attestra the sale of an animal to a buyer not recognized as an actual weight source by La Financière agricole, the tag number of each animal identified, the sex, exit date, site number where the animal is from and the destination site number.

If a participant fails to comply with these conditions, he will have to pay, as an administrative fee, an amount equal to the contribution that would have been due for the animals involved.

### INSURABLE VOLUME EVALUATION

The insurable volume is determined after the permanent identification information has been gathered in the participant's file at Attestra.

La Financière agricole determines the insurable volume based on:

- The number of kilograms of calves sold on a live weight basis;
- The number of beef-type female breeders of 22 months to less than 16 years old in inventory. Only the period during which the female breeders are kept in Québec will be taken into account.

Only the information relating to the weight of calves, obtained from a source recognized or reported to Attestra and verified by La Financière agricole, is considered to determine insurable volume.

The allowable weight for a calf that is sold may not exceed 340.2 kg (750 lb) and only calves whose sales weight is at least 204.1 kg (450 lb) are included.

A calf may be considered sold only once and associated with a single participant. In addition, an animal may not be considered both on the basis of kilograms of calves sold and as a female breeder in inventory for a same participant.

For the purpose of evaluating the insurable volume, the following animals are not eligible:

- Kilograms of calves sold associated with any animal subject to a transaction for the purpose of herd replacement by a participant or an operation related to the participant;
- Kilograms of calves sold associated with any animal born on the farm that was sold and bought back by the same participant or an operation related to the participant for the purpose of breeding;
- Kilograms of calves sold associated with an animal born from a "dairy" breeding female.

Animals slaughtered for contract in a local slaughterhouse, those marketed on a live basis directly to consumers and those whose entire carcass is condemned are not insurable.

La Financière agricole may, at any time, conduct a verification of the insurable volume. All the information gathered during such a verification will be used over any other information received by Attestra.

When, after verification, it is found that the number of insurable units evaluated based on information from an outside agency is different from the units held or marketed by the farming operation or that the information or documents of proof required by La Financière agricole are not sent by the deadlines set, the insurance will cover the insurable units resulting from this verification. The participant must pay, as an administrative fee, an amount equal to the share of the contribution due on the units in default observed. This administrative fee also applies when participants do not insure their entire annual production.

## GENERAL

### Financing of the Premium

One third of the premium comes from the participants and two thirds of the premium comes from La Financière agricole.

### Participant Contribution

The participant's required contribution is deducted from the first compensation advance or recovered, at the latest, prior to the final payment for the insurance year in question.

### Discount for aspiring farmers

Any farm operator qualifying a participant for an establishment or start-up grant under the Financial Support Program for Aspiring Farmers makes it possible for that participant to benefit from a 25% reduction in their contributions, up to \$50,000 annually for all insured products. The reduction applies for three consecutive years under certain conditions.

### Administrative Fees

Annual administrative fees apply for each insured product or category of product in accordance with the « *Règlement sur les frais exigibles par La Financière agricole du Québec* ». These fees may be indexed annually.

### Breakdown of Compensation

The compensation calculated for the farm type will be broken down as follows:

- Three quarters of the compensation on the number of eligible kilograms of calf sold;
- One quarter of the compensation on the number of eligible female breeders.

### Compensation

The final compensation is paid no later than April 30 following the end of the insurance year.

La Financière agricole may pay compensation advances throughout the insurance year and may deduct, from compensation payments it makes, the contributions due by participants to their joint plan.

*This summary, in effect for the 2026 insurance year, in no way takes precedence over the provisions of the program or of any policy of La Financière agricole. Please visit the section Insurance and Income Protection on our website for more information.*

**1 800 749-3646 | [www.fadq.qc.ca](http://www.fadq.qc.ca)**