

## Waterfowl – 2014

Under the Federal/Provincial Agriinsurance Agreement, a farm producer, enrolled or not in the different programs of La Financière agricole du Québec, may be eligible for waterfowl damage compensation.

### CROPS COVERED

All crops eligible under the Crop Insurance Program of La Financière agricole are covered.

### RISKS COVERED

A producer may be compensated for any damage caused by waterfowl i.e. Canadian geese, ducks, snow geese or sandhill cranes.

### PROTECTION OFFERED

Protection against drops in yield and for replacement work following waterfowl damage.

No enrolment and no contribution are required. However:

- areas affected must cover at least 1 undivided hectare;
- areas affected must be cultivated on soils fit for farming and according to the farming methods approved by La Financière agricole;
- the areas in question must have been seeded and harvested by the final deadlines stipulated in the Crop Insurance Program;
- cereals must be windrowed by September 20, at the latest.

### FINANCING OF THE COMPENSATION COSTS

The compensation costs are financed in whole by the governments (60% by the Canadian government and 40% by the Québec government).

### FINANCING OF THE ADMINISTRATIVE COSTS

The administrative costs are financed in whole by the governments (60% by the Canadian government and 40% by the Québec government).

### NOTICE OF DAMAGE

A notice of damage is required. It may be received as long as it is possible to verify that the damage was caused by waterfowl.

### COMPENSATION

#### ➤ EMERGENCY MEASURES

Emergency measures authorized by La Financière agricole and carried out in order to mitigate or avoid a drop in yield following waterfowl damage are subject to compensation. The compensation is established based on the rates in effect in the framework of the Crop Insurance Program for the work that is carried out.

#### ➤ DROP IN YIELD

Drop in yield is established by comparing yields of affected areas with those of non-affected areas.

For hay, compensation is calculated based on a collective sample or a fixed rate per hectare depending on the scope of the damage.

For other crops, compensation is calculated according to an individual damage appraisal.

When waterfowl damage causes a drop in yield of greater than 10%, compensation is calculated as follows:

$$\text{Compensation} = (\text{Loss} \times 80\%) \times \text{Unit price under crop insurance}$$

### APPLICATION FOR REVIEW

Any request for a review of a final decision rendered with regard to the file must be made in writing, explaining the motives behind the request, and sent to the service centre in charge of the file or delivered in person to a representative of La Financière agricole within ninety (90) days from the date of the decision in question. Note that program conditions and parameters, the results of collective crop insurance appraisals and exclusion from programs for any reasons stipulated in the programs may not be subject to a request for a review.

*This coverage summary in no way takes precedence over the provisions of the regulation in effect or of the agreements with the Government of Canada.*