

WATERFOWL (Compensation for Damage Caused by Wildlife)

2026

Under the Federal-Provincial AgrilInsurance Agreement, a farm producer who participates or not in the various programs of La Financière agricole du Québec may be eligible for the waterfowl plan, a compensation plan that offers 80% coverage for damage caused by wildlife. The producer then automatically qualifies for the additional financial assistance program established under the Act Respecting La Financière agricole, which offers an additional 10% in coverage, therefore bringing the total coverage up to 90%.

INSURABLE CROPS

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:

- Canada geese
- Ducks
- Sandhill cranes
- Snow geese

PROTECTION OFFERED

Protection that covers up to 90% of the drops in yield and replacement work following waterfowl damage:

- Waterfowl plan: Covers 80% of damage
- Additional financial assistance program: Extra coverage of 10% that is added to the coverage in the waterfowl plan

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 farming methods approved by La Financière agricole
- The areas in question must have been seeded and harvested by the final deadlines stipulated in the Directory of the dates (www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect)
- Cereals must be windrowed by September 20, at the latest

ELIGIBILITY CONDITIONS AND CROSS-COMPLIANCE MEASURES

The additional financial assistance 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 under the additional financial assistance program.

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. Compensation is 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.

Compensation is calculated based on:

- Hay (collective): Set amounts per hectare depending on the extent of the damage
- Other crops: Individual assessment of damage

Compensation is paid when damages caused by waterfowl result in a loss of yield greater than 10%.

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). In addition, waterfowl protection helps maintain the adjusted net sales (ANS) used to establish the deposit eligible for AgriInvest and Agri-Québec. In fact, amounts paid out under the *Wildlife Damage Compensation Program* are taken into account as income from eligible products.

GOVERNMENT PARTICIPATION

Administrative costs and compensation for the waterfowl plan are fully assumed by the governments of Canada and Québec. The Government of Canada pays 60% of costs and the Government of Québec pays 40%.

Compensation for the additional financial assistance program is fully assumed by the Government of Québec.

This coverage summary in no way takes precedence over the provisions of the Wildlife Damage Compensation Program, of the additional financial assistance program established under the Act Respecting La Financière agricole, of the Crop Insurance Program, of the regulation in effect and of the agreements with the Government of Canada.

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