

APICULTURE (Honey Subgroup)

2025

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 PRODUCTIONS

Producing hives

Nuclei (under certain conditions)

RISKS COVERED

- Bee diseases, in the form of infestations or epidemics or against which there is no adequate means of protection
- 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

- Covers loss in yield during the honey production period
- Benefit options: 60%, 70% or 80% of the total insurable yield
- Unit price options (\$/kg): 60%, 80% or 100%
- Probable yield: Yield specific to the participant's farming operation established by La Financière agricole du Québec and expressed in kilograms per hive
- Total insurable yield (kg) = Probable yield (kg/hive) x Number of insurable units (hives)
- Start of coverage: May 16, 2025
- End of coverage: October 31, 2025

ENROLMENT

- Enrolment deadline: April 30, 2025
- Minimum number of hives: 35 producing hives

Specific terms

- Insure all producing hives
- Keep a honey extraction log
- Maintain a schedule of health management practices
- Allow access to hives

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 actual production to La Financière agricole. When a participant fails to meet this obligation, their yield for the crop of that year will be determined by La Financière agricole, which may lower the probable yield of the following years. The deadline for participants to make their crop declaration is June 1, 2026.

CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change in their crops or insured units that could modify their insurance certificate.

Deadlines for modifications:

- July 15, 2025, for the formation and purchase of nuclei
- August 1, 2025, for the purchase or sale of hives

NOTICE OF DAMAGE

When a participant's insured hives are damaged, the participant must immediately notify La Financière agricole so that one of its agents can assess the situation, if need be.

COMPENSATION

Drop in yield

Compensation is paid when damages result in a loss of yield greater than the deductible corresponding to the benefit option listed on the participant's certificate.

CONTRIBUTION REFUND

Participants will be automatically enrolled in the Beekeeping Business Support Program. This program will provide a refund of a portion of the contribution due, up to a maximum of \$5,000 per business.

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.

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). Also, by participating in ASREC, participants help maintain their adjusted net sales (ANS), which are used to establish the deposit eligible for AgriInvest and Agri-Québec. This is because ASREC compensation payments are taken into account as income from eligible products.

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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