

## SEMI-CULTIVATED LOW-BUSH BLUEBERRIES

**2025**

Individual crop insurance offers coverage based on the production volume of the participant's farming operation.

Coverage is offered for organic or conventional productions.

### INSURABLE CROPS

Semi-cultivated low-bush blueberries produced in blueberry fields in the 1st and 2nd years of production.

### RISKS COVERED

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity and heat
- Hail
- Hurricanes and tornadoes
- Ice formation in soil and frost, from November to April
- Late frost (spring) and early frost (fall)
- Snow
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for under the Wildlife damage compensation plan of the Federal/Provincial AgriInsurance Agreement

### PROTECTION OFFERED

- Benefit options: 60%, 70% or 80% of the total insurable yield
- Unit price options (\$/kg): 60%, 80% or 100%
- A unit price specific to certified organic production is offered
- Total insurable yield = 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
- End of coverage: When the crop is harvested without exceeding the date in the *Directory of Dates* ([www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect/](http://www.fadq.qc.ca/en/documents/crop-insurance/documents-in-effect/))

### ENROLMENT

- Enrolment deadline: December 1, 2024
- Minimum area: 4 hectares

### Specific terms

Insure all blueberry fields in the 1st and 2nd years of production.

### Farming methods

Abide by the farming 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.

### DECLARATION OF YIELDS

It is mandatory for participants to annually report their entire production to La Financière agricole by August 1, 2026. When this obligation is not met, the participant's yield, for the crop and the yield in question, will be determined by La Financière agricole and could have a downward impact on the probable yield in subsequent years.

### CHANGES TO CERTIFICATE

Participants must notify La Financière agricole by June 1, 2025 of any change that could modify their insurance certificate.

### NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole at least two business days before the beginning of the harvest.

### COMPENSATION

#### Drop in yield

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

### 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 \$2,500 annually, per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

## COMPLEMENTARITY OF PROGRAMS

The risk management programs offered to Québec farmers were designed to complement each other. They allow businesses to save (AgrilInvest 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 AgrilInvest 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. The Government of Canada pays 60% of costs and the Government of Québec pays 40% of costs.

The financing of the premium is partly assumed by the governments. The participant's share ranges from 20% to 40%, depending on the benefit option chosen

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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