

## **CEREALS, GRAIN CORN AND HIGH-PROTEIN OILSEED CROPS** **(Crops Harvested for Grain)**

**2025**

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

Certified organic businesses can opt for an organic unit price, or a conventional unit price.

### **INSURABLE CROPS**

- Barley
- Buckwheat
- Canola
- Field beans
- Field peas
- Grain corn
- IP soybeans
- Malt barley
- Oat
- Rye
- Soybeans
- Wheat<sup>1</sup>

Note: Spelt wheat and triticale are insurable as wheat crops. Mixed grains are insurable under the species most prevalent in the mixture.

<sup>1</sup> For wheat for human consumption, insurable varieties must be on a list recognized by La Financière agricole, including the list of the Comité de recommandations des céréales du Québec (CRCQ).

### **RISKS COVERED**

- 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**

- Benefit options: 60%, 70%, 70% with abandonment, 80%, 80% with abandonment, 85% and 88% of the total insurable yield  
Note that the 85% benefit option applies only to barley, grain corn, oat, soybeans and wheat while the 88% option applies only to grain corn, soybeans and IP soybeans.
- Unit price options (\$/t): 60%, 80%, 100% or market price  
Note: Market price is available as a unit price option:
  - under conventional mode: for grain-corn, soybeans, IP soybeans, canola, oat, wheat, barley, spelt wheat and triticale
  - under organic mode: for soybeans, wheat and corn
- 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 and expressed in kilograms per hectare at a moisture rate of 15% (10% for canola)
- End of coverage: When crop is harvested, without exceeding the date found in the *Directory of the dates* ([www.fadq.qc.ca/en/crop-insurance/documents](http://www.fadq.qc.ca/en/crop-insurance/documents))

### **ENROLMENT**

- Enrolment deadline: April 30, 2025
- Minimum area: 4 hectares per crop
- Seeds: the seed used must be a Canada pedigreed grade (Breeder, Select, Foundation, Registered or Certified) having been subject to valid registration for Québec
- Seeding cut-off dates: See *Directory of the dates* ([www.fadq.qc.ca/en/crop-insurance/documents](http://www.fadq.qc.ca/en/crop-insurance/documents))

### **Farming methods**

Produce cereals, grain corn, canola and soybeans using a cultivation plan that complies with the *Guide to Farming Standards approved by La Financière agricole* ([www.fadq.qc.ca/en/crop-insurance/documents](http://www.fadq.qc.ca/en/crop-insurance/documents)) or present a cultivation plan when the farming methods differ from those in the Guide.

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 declaration for these cultures is October 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, by August 1, 2025.

## NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must notify La Financière agricole immediately, and no later than two business days before the harvest begins or urgent work is carried out or the crop is destroyed.

In the event of fusariose, the presence of vomitoxins must be confirmed by a quantitative ELISA or semi-quantitative ELISA test (Reveal for DON) on a sample representative of a lot not exceeding 50 tonnes. Notices of damage for vomitoxins or fusarium-damaged grain are not accepted for grain with over 14% humidity when the analysis was done later than one month after the harvest. A second appraisal could be made.

## COMPENSATION

### Extra coverage

When weather conditions prevent seeding, compensation is provided for expenses incurred that are not salvaged as another crop and according to the rates in effect.

Minimum area: 1 undivided hectare

### Emergency measures

Emergency measures may be authorized by La Financière agricole to mitigate or avoid a drop in yield.

This indemnity can be paid for benefit options at 70% with abandonment, 80%, 80% with abandonment, 85% and 88%.

## Abandonment

When the crop is damaged by a risk covered by the insurance, to the extent of abandoning this crop over part or all of the affected area, abandonment compensation is paid out for the affected area when the participant has opted for the 70% guarantee with abandonment or 80% guarantee with abandonment.

Abandonment may be authorized provided that an agent from La Financière agricole can assess the damages while the crop is still in the field.

Minimum area: Entire field or 4 undivided hectares.

Yields observed must not exceed the following yields:

- Barley, oat, rye, wheat: 947 kg/ha
- Canola: 501 kg/ha
- Field beans: 525 kg/ha
- Grain corn: 2,751 kg/ha
- Field peas: 525 kg/ha
- Buckwheat: 375 kg/ha
- Soybeans: 525 kg/ha

## 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.

## Downgrading

To benefit from the maximum coverage to which they are entitled, participants must promptly notify La Financière agricole when the value on the certificate is not reached and one of the following situations occurs:

- The grain is graded "sample" (according to the Régie des marchés agricoles et alimentaires du Québec)
- The grain does not meet quality criteria regarding toxins
- The wheat for human consumption does not meet quality criteria regarding the Falling Number or protein content
- Malt barley does not meet the quality criteria regarding protein or seed germination and size.

A grain sample must be taken every 50 tons.

## 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 (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 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 partly assumed by the governments. The participant's share ranges from 20% to 48.7% depending on the crop insured and 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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