

DAY-NEUTRAL STRAWBERRIES (Spring Enrolment)

2025

Individual crop insurance offers coverage that is tailored to the participant's needs.

Protection is offered for productions in organic or conventional mode.

INSURABLE CROP

Day-neutral strawberries in dormant plants (fall strawberries)

RISKS COVERED

Plan A

- 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

Plan B

Hail

PROTECTION OFFERED

- Benefit options:
 - Plan A: 60%, 70% or 80% of the insurable value
 - Plan B: 60%, 70%, 80% or 85% of the insurable value
- Unit price options (\$/ha): 60%, 80% or 100% based on the production cost before harvesting
- Insurable value = Number of insurable units x Unit price (\$/ha)
- Individual abandonment threshold: Corresponds to 30% of the operation's historical yield (kg/ha)
- Start of coverage: May 1, 2025
- End of coverage: When crop is harvested, or by September 30, 2025

ENROLMENT

- Enrolment deadline: April 30, 2025
- Minimum area: 1 hectare

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.

Participants must have a functioning irrigation system with an appropriate water source.

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 not reflect their actual farming operations. The deadline for participants to make their crop declaration is June 1, 2026.

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.

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.

COMPENSATION

Emergency measures

Emergency measures may be authorized by La Financière agricole to mitigate or avoid crop loss.

Abandonment

Abandonment may be authorized at any time in the season provided that an agent from La Financière agricole is able to appraise the damage in the field. The damage must meet certain criteria:

- Minimum area: 0.5 undivided hectare or entire field
- Individual abandonment threshold: Abandonment is authorized when the yield is below the abandonment threshold specific to each farming operation set by La Financière agricole.

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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