



HAY AND PASTURE

2025

Collective crop insurance offers the choice between coverage against loss in yield (quantity) or coverage against loss in quantity and quality. Damage appraisal is made collectively for all farming operations associated with a same weather station.

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

INSURABLE CROPS

- Herd feed needs (hay and pasture)
- Areas cultivated for hay (excluding pasture)

RISKS COVERED

Collective risks

- Frost during the previous months of November 2024 to April 2025
- Lack of rain Lack of heat (1st growing period)
- Excessive rain (covered only with *Quantity & Quality protection*)

Individual risks (*spot loss*)

- Exceptional flooding
- Hail
- Hurricanes, tornadoes
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of waterfowl, covered by the *Wildlife Damage Compensation Program* under the Federal-Provincial Agreement on the AgrilInsurance Program

PROTECTION OFFERED

- Benefit options 70%, 75%, 80% or 85% of the insurable value
- Unit price options (\$/t): 60%, 80% or 100%
- A unit price specific to organically certified hay production is offered
- Options for number of cuttings: 2, 3 or 4¹
 - ¹ Since the 4 cuttings option 4 is not offered province-wide, please contact your service centre for the availability of this option in your region.
- Start of the harvest options for 1st mowing:
 - 2 mowings: between June 16 and July 9 or between June 25 and July 19
 - 3 mowings: between June 5 and June 29 or between June 15 and July 9
 - 4 mowings: between June 1st and June 20

- Insurable values:
 - Forage, “feed needs” option: according to the feed requirements of the participant’s herd
 - Forage, “area” option: according to the insured surface areas and the reference yield of each weather station
- Probable or reference yield: yield expressed in kilograms per hectare based on a moisture rate of 15%
- Specific term: It is possible to associate the crop with more than one weather station
- Early growth date: three dates differentiated according to weather station zones established by La Financière agricole
- End of coverage: When crop is harvested, without exceeding the date found in the *Directory of the dates* (www.fadq.qc.ca/en/assurance-recolte/documents)

ENROLMENT

- Enrolment deadline: April 30, 2025
- Minimum area: none

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.

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.

QUANTITY LOSS

Quantity loss is calculated independently for each cut covered. It is the result of winter frost, cumulative rainfall during the growing season, and lack of heat in the event of a water deficit during the 1st growing season. The breakdown of the insurable yield for each mowing depends on the following options: number of mowings and harvest start date. The breakdown by mowing is as follows:

Option	Date of the start of harvest F1	1 st Mowing or Growth Period	2 nd Mowing or Growth Period	3 rd Mowing or Growth Period	4 th Mowing or Growth Period
2 Mowings	June 16 to July 9	65%	35%	N/A	N/A
2 Mowings	June 25 to July 19	70%	30%	N/A	N/A
3 Mowings	June 5 to June 29	50%	30%	20%	N/A
3 Mowings	June 15 to July 9	55%	30%	15%	N/A
4 Mowings	June 1 to June 20	40%	25%	20%	15%
Pastures	N/A	40%	30%	30%	N/A

QUALITY LOSS

This is the loss resulting from excess rainfall during the harvest period. It is calculated independently for each mowing covered and is expressed in kilograms of lost hay added to the Quantity loss. It is calculated according to the number of days suitable for harvesting during the harvesting period specific to each mowing option.

NOTICE OF DAMAGE

Collective risks

Participants do not need to notify La Financière agricole when a collective risk affects their insured crops.

Individual risks (*spot loss*)

When a participant's insured crops are damaged following an individual risk, 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

Collective risks

The percentage of yield loss for each weather station is determined using four grids:

- *Winter frost* grid
- *Quantity – Lack of rain* grid
- *Quantity – Lack of heat* grid
- *Quality – Excess rain* grid

Compensation is paid when the loss exceeds the deductible corresponding to the coverage option indicated on the participant's certificate.

Replacement value

For the "feed needs" option, compensation for replacement value is calculated when:

- An average yield loss of more than 15% occurs in the region.
- The annual regional market price exceeds the average regional market price over the last five years by more than 10%.
- The surveyed regional price is higher than the provincial unit price.

For hay "area" option, no compensation for the replacement value is offered.

Individual risks (*spot loss*)

Compensation is possible when damage following an individual risk occurs causing a loss greater than the deductible corresponding to the benefit option listed on the participant's certificate.

- Minimum area: 4 undivided hectares

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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