

MARKET GARDEN CROPS (Local market gardening)

2025

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

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

INSURABLE CROPS

Crops in diversified organic or conventional production viable in Québec and grown on small parcels:

- Blueberries, strawberries, raspberries and other small fruit
- Herbs
- Market garden crops
- Potatoes

RISKS COVERED

Events causing major and isolated losses:

- Excessive wind or rain
- Hail
- Late frost (spring) and early frost (fall)
- Tornadoes, hurricanes

PROTECTION OFFERED

- Benefit options: 60% or 70% 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)
- Start of coverage: Starting at seeding or planting in an open field or in unheated shelters, but at the earliest from the "start of coverage" date indicated in the *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents)
- 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)
- Losses in warehouses are not covered

ENROLMENT

- Deadline for enrolment: April 30, 2025
- Minimum area: 0.8 hectare, all crops combined, and containing a minimum of 10 different crops

Farming methods

For conventional production, abide by the techniques 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.

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 after the occurrence of the covered damage so that La Financière agricole can note the irreversibility of the crop damage.

COMPENSATION

Abandonment

Abandonment may be authorized at any time in the season provided that an agent from La Financière agricole can assess the damage in the field. The following standards must be met:

- Minimum surface area: 0.20 hectare all insurable crops together
- Minimum loss: 70%

In the event of successive planting and staggered harvests, compensation will be adjusted based on the percentage of planting or harvest done when the damage occurred.

The total compensation cannot exceed the insured value.

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.

1 800 749-3646 | www.fadq.qc.ca

