

POTATOES

2025

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

Protection is offered for productions in organic or conventional mode.

INSURABLE CROPS

- Table potatoes (early, fresh market or pre-peel, including potatoes under 2¼ inch in diameter)
- Potatoes grown for seed
- Potatoes grown for processing

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 AgriInsurance Program

PROTECTION OFFERED

- Coverage against losses in the field and deterioration in storage
- Benefit options: 60%, 70%, 70% with abandonment, 80%, 80% with abandonment or 85% of the total insurable yield
- Unit price options (\$/t): 60%, 80% or 100%
- 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
- Start of coverage:
 - Losses in the field: At the start of planting, without exceeding the dates of planting found in the *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents)
 - Losses in storage: At the start of storage

- End of coverage:
 - Losses in the field: 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 storage: December 31, 2025

ENROLMENT

- Enrolment deadline: April 30, 2025
- Minimum area: 4 hectares
- Seeds: Use seeds of a superior or equal grade to the certified grade
- Seeding cut-off dates: See *Directory of the dates* (www.fadq.qc.ca/en/crop-insurance/documents)

Farming methods

Produce potatoes 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).

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 in the field 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 potential yield of the following years. The deadline for participants to make their declaration for these cultures is June 1, August 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.

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, and 85%.

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.

Abandonment of stored crops is authorized if crop losses are attributable to risk covered by the insurance and if La Financière agricole had previously authorized abandonment when the crop was still in the field.

Minimum area:

- Table and processing potatoes: entire field or 2 undivided hectares

- Potatoes grown for seed: entire field or 0.5 undivided hectare

Yields observed must not exceed 4,500 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.

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 partly assumed by the governments. The participant's share ranges from 20% to 60% 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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