

RASPBERRIES (Fall Enrolment)

2025

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

Coverage is offered for organic or conventional productions.

INSURABLE CROPS

- Raspberry fields in the 2nd year of plantation
- Raspberry fields in production
- Raspberry fields in the 2nd year of production, growing Elite or Foundation-class plants intended for production of certified plants

RISKS COVERED

Plan A

- Drought
- Exceptional flooding
- Excessive wind, rain, humidity and heat
- Hail
- Hurricanes, tornadoes
- Ice formation in soil and frost, from November to April
- Late frost for fruit production
- Snow
- Uncontrollable insects and diseases
- Wild animals against which there is no adequate means of protection, with the exception of the waterfowl provided for under the wildlife damage compensation plan of the Federal/Provincial AgrilInsurance Agreement

Plan D

- Late spring frost for fruit production

PROTECTION OFFERED

- Benefit options:
 - Plan A: 60%, 70%, 80% or 80% with abandonment of the total insurable yield
 - Plan D: 60%, 70%, 80%, 80% with abandonment or 85% of the total insurable yield
- Unit price options: 60%, 80% or 100%
Unit price is expressed:
 - For raspberry fields in production in \$/kg
 - For raspberry fields in their 2nd year of plantation and Elite or Foundation-class plants in \$/1,000 stems

- 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 or number of stems per hectare
- Start of coverage: November 15, 2024
- End of coverage: At the end of the harvest or at least by November 14, 2025, for raspberry plants in the 2nd year of plantation

ENROLMENT

- Enrolment deadline: November 15, 2024
- Minimum area: 0.5 hectare per crop

Farming methods

Abide by the farming 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.

DECLARATION OF YIELDS

It is mandatory for participants to annually report their entire production to La Financière agricole by June 1, 2026 for their raspberries in production. When this obligation is not met, the participant's yield, for the crop and the yield in question, will be determined by La Financière agricole and could have a downward impact on the probable yield in subsequent years.

CHANGES TO CERTIFICATE

No change may be made to crop insurance coverage by the participant after the enrolment deadline.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must immediately notify La Financière agricole at least two business days before the beginning of the harvest, before emergency measures are taken or before the crop is destroyed.

COMPENSATION

Emergency measures

Compensation is paid for emergency measures authorized by La Financière agricole to mitigate damage or avoid a drop in yield.

This compensation can be paid for benefit options of 80%, 80% with abandonment and 85%.

Abandonment

When the crop is damaged by a risk covered by insurance to the point that the crop must be abandoned over part or all of the affected area, compensation is paid for the affected area when the participant selected the 80% benefit option with abandonment.

Abandonment may be authorized at any time in the season providing a representative from La Financière agricole is able to appraise the damage in the field.

Minimum area: 0.5 undivided hectare or entire field

Drop in yield

Compensation is paid when damage results 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 \$2,500 annually, per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

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. The Government of Canada pays 60% of costs and the Government of Québec pays 40% of costs.

The financing of the premium is partly assumed by the governments. The participant's share ranges from 20% to 43.5% 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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