



Fédération des
producteurs de
cultures commerciales
du Québec

Crop and stabilization insurance in Québec: certified seeds are compulsory standards

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Presentation plan

- FADQ : program's manager in Québec
- Programs
- Insurable crops
- Risks covered for crop insurance
- *The standards and the certified seeds*
- Conclusion



Financière agricole du Québec : FADQ

- Two main programs for cash crops as well as for other agri-products
 - ASREC : Crop insurance
 - ASRA : Income risk management (stabilization insurance)



Insurable crops

- Barley
- Canola
- Field beans
- Oats
- Wheat
- Buckwheat
- Field peas
- Grain corn
- Soybeans



Risks covered under crop insurance

- Drought
- Excessive wind, rain, humidity or heat
- Floods
- Frost
- Hail
- Hurricanes, tornados
- Snow
- Uncontrollable insects and diseases



The compulsory standards

The definition of compulsory standards from the guide of the FADQ is :

«La Financière agricole considers that the standards concerning seed type and seeding dates provide the essential conditions for successful crop growing. They make it possible for participants to produce quality grain, in the quantities specified in the farm models referred to by La Financière agricole. If the compulsory standards are not respected, you must notify a representative of La Financière agricole as soon as possible and at the latest by the time you make the declaration of your seeded areas.

Under crop insurance, any areas that are cultivated using farming methods that depart from the compulsory standards will not be insured. If you have not notified a representative by the time you make the declaration of your seeded areas, the contribution will not be reimbursed.

Under stabilization insurance, compensation, if any, will be reduced for any areas that are cultivated using farming methods that depart from the compulsory standards by taking into consideration the impact of the methods on the yield. The contribution will be adjusted and administrative fees will be charge»

Compulsory standards

<p>A. Seed type</p>	<p>Cereal, grain corn and oilseed (canola and soybean) seed must be of a Canada pedigreed status:</p> <p>1.- <u>Foundation, Registered or Certified grades, as stipulated in the Seeds Regulations;</u></p> <p>2.- <u>With a germination rate of 75% or greater that has been officially certified in the 12 months prior to seeding.</u></p> <p>3.- <u>Cereal and oilseed seed varieties used must have been subject to a registration valid for Québec, as stipulated in the Seeds Act.</u></p>
<p>B. Seeding date</p>	<p>Seeding must be completed by:</p> <p>Grain corn June 1</p> <p>Wheat:</p> <p>-Service centres of Alma, Amos, Caplan, Lévis, Québec, Rimouski and Rivière-du-Loup. June 5</p> <p>-Other service centers June 1</p> <p>Oats and barley June 15</p> <p>Canola : - Zones of under 2 600 CHUs : June 10</p> <p style="padding-left: 100px;">- Zones of 2 600 CHUs or over June 1</p> <p>Soybeans: - Zones of under 2 600 CHUs June 10</p> <p style="padding-left: 100px;">- Zones of 2 600 CHUs or over June 15</p>




Recommended standards

The definition on the FADQ program guide:

«Under crop insurance, based on the information you provide regarding your farming methods, your certificate could be modified by adjusting the probable yields or withdrawing the areas concerned. If you fail to notify a representative regarding any farming methods that do not comply, as stipulated in the above paragraph, the areas concerned will be assigned the average of the actual yields of fields that do comply. In the absence of any data on fields that comply, the yield assigned to the nonconforming areas will be established based on your probable yield and the percentage of the zone's loss where the areas are located.

Under stabilization insurance, compensation, if any, will be reduced for any areas that are cultivated using farming methods that depart from the recommended standards by taking into consideration the impact of the methods on the yield. The contribution will be adjusted and administrative fees will be charged.»

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- **The recommended standards are :**
 - Planning. (e. g. number of hectares growers are able to
 - Drainage (e. g. proper soil drainage, etc.)
 - Tillage (tillage practice recommended by the CRAAQ)
 - Fertilization (soil analysis and amount
 - Soil pH (chart oh pH values recommended for each covered production
 - Weed control
 - Disease and pest control
 - Seeding rate
 - Selection of varieties (varieties must be selected with respect to the CHU and the number of growing days in the area where are seeded)



- Certified seeds and

- Crop insurance : **compulsory standard**

- Stabilization :

- - In case of yield loss, FADQ does not contribute at the premium
- - The premium paid by the producer will be used for administrative fees



Conclusion

The use of non-certified seeds is considered to be the reason of yield loss even if there are other reasons.



Thank you!

For further information:

FADQ.QC.CA