Regulations and other acts

Gouvernement du Québec

O.C. 1543-96, 11 December 1996

Crop Insurance Act (R.S.Q., c. A-30)

Crop insurance — Individual plan

Crop insurance — Collective plan

Regulation respecting crop insurance under the individual plan and Regulation respecting crop insurance under the collective plan

WHEREAS under section 23 of the Crop Insurance Act (R.S.Q., c. A-30), the Régie des assurances agricoles du Québec may, by regulation, allow producers of mixed farming crops to contract for insurance under an individual or collective plan;

WHEREAS under section 59 of the Act, the Régie may, by regulation, allow the producers of one or more categories of commercial crops to contract for insurance under an individual or collective plan;

WHEREAS the Régie des assurances agricoles du Québec made the Regulation respecting the payment of crop insurance assessments and amending other regulatory provisions, approved by Order in Council 478-96 dated 8 May 1996, the Regulation respecting the insurance of blueberries under the collective plan, approved by Order in Council 578-91 dated 15 May 1991, the Regulation respecting the insurance of cereals cultivated for seed (R.R.Q., 1981, c. A-30, r. 6), the Regulation respecting the insurance of commercial cereal and high-protein oilseed crops (R.R.Q., 1981, c. A-30, r. 7), the Regulation respecting the insurance of greenhouse crops (R.R.Q., 1981, c. A-30, r. 8), the Insurance of Strawberry and Raspberry Fields Regulation, approved by Order in Council 1386-88 dated 14 September 1988, the Regulation respecting the insurance of market-garden vegetables, approved by Order in Council 527-87 dated 8 April 1987, the Regulation respecting the insurance of vegetables for processing (R.R.Q., 1981, c. A-30, r. 11), the Regulation respecting the insurance of grain corn (R.R.Q., 1981, c. A-30, r. 13), the Regulation respecting the insurance of commercial grain corn under the collective plan, approved by Order in Council

2364-85 dated 20 November 1985, the Regulation respecting the insurance of apples (R.R.Q., 1981, c. A-30, r. 14), the Regulation respecting the insurance of potatoes (R.R.Q., 1981, c. A-30, r. 15), the Regulation respecting the insurance of forage crops and cereal crops under the individual plan and the collective plan, approved by Order in Council 794-95 dated 14 June 1995, the Regulation respecting the insurance of honey under the collective plan, approved by Order in Council 1188-85 dated 19 June 1985, the Regulation respecting the insurance of cigar and pipe tobacco (R.R.Q., 1981, c. A-30, r. 18) and the Regulation respecting the insurance of flue-cured tobacco (R.R.Q., 1981, c. A-30, r. 19);

WHEREAS it is advantageous to simplify and harmonize all the forms of coverage under two regulations depending on whether they fall under the individual plan or the collective plan;

WHEREAS it is expedient to consolidate the twelve crop insurance regulations under the individual plan into a single regulation under the individual plan also covering blueberry production;

WHEREAS it is also expedient to consolidate the three crop insurance regulations under the collective plan into a single regulation under the collective plan;

WHEREAS the complexity of the coverage offered requires that the conditions of eligibility be updated and harmonized with the conditions of eligibility for farm income stabilization insurance;

WHEREAS the Union des producteurs agricoles du Québec is in favour of the regulatory reorganization of the programs and the changes thereto;

WHEREAS at its meeting of 9 October 1996, the Régie des assurances agricoles du Québec made the Regulation respecting crop insurance under the individual plan and the Regulation respecting crop insurance under the collective plan, as attached to this Order in Council;

WHEREAS it is expedient to approve those Regulations:

IT IS ORDERED, therefore, upon the recommendation of the Minister of Agriculture, Fisheries and Food:

THAT the Regulation respecting crop insurance under the individual plan and the Regulation respecting crop insurance under the collective plan, attached to this Order in Council, be approved.

MICHEL CARPENTIER, Clerk of the Conseil exécutif

Regulation respecting crop insurance under the individual plan

Crop Insurance Act (R.S.Q., c. A-30, ss. 23, 24, 25, 46, 47, 49, 53, 55, 56, 59, 60, 61 and s. 74, pars. *e*, *h* and *m*)

DIVISION 1INSURABLE INTEREST PURPOSE

- **1.** This Regulation establishes insurance under the individual plan for the crops listed in section 7.
- **2.** The events covered by the insurance are those set out in section 24 of the Crop Insurance Act (R.S.Q., c. A-30), except where restrictions are provided for in this Regulation in respect of certain groups, plans or crops.
- **3.** For each insured crop, the insurance guarantees 80 % of the average yield established by the Régie des assurances agricoles du Québec.

§1. Eligibility

- **4.** Every producer shall allow the Régie, at any reasonable hour, to inspect the crop plan and the insured units or the units in respect of which an application for insurance has been filed.
- **5.** A producer wishing to be insured under this Regulation shall meet the following conditions of eligibility:
- (1) in the case of a natural person, the producer shall be domiciled in Québec;
- (2) in the case of a share capital legal person, the producer shall
- (a) have its head office and principal place of business in Québec;
- (b) not be controlled directly or indirectly by one or more persons not domiciled in Québec or not having their head office and principal place of business in Québec; and

- (c) have share capital more than 50 % of which in number and value of the voting shares issued is held by one or more persons domiciled in Québec or having their head office and principal place of business in Ouébec:
- (3) in the case of a partnership within the meaning of the Civil Code, the producer shall
- (a) have its principal place of business in Québec; and
- (b) be composed of members more than half of whom are persons domiciled in Québec or having their head office and principal place of business in Québec and owning interests representing more than 50 % of the total value of the partnership's assets;
 - (4) in the case of a cooperative, the producer shall
- (a) have its head office and principal place of business in Québec; and
- (b) be composed of members more than half of whom are persons domiciled in Québec or having their head office and principal place of business in Québec;
- (5) in the case of undivided owners or joint operators, the producers shall be domiciled in Québec or have their head office and principal place of business in Québec:
- (6) the producer shall apply for insurance on the form provided by the Régie before the final date for application for each crop;
- (7) the producer shall own the minimum number of insurable units required;
- (8) the producer shall cultivate or store the crop or crops according to a crop plan incorporating the techniques recommended by the Conseil des productions végétales du Québec (CPVQ) or accepted by the Régie; and
- (9) the producer shall insure all the cultivated units of a crop.
- **6.** Subsequently to his application, a producer may insure additional land, provided that he informs the Régie of his intention before the beginning of seeding. In such case, the Régie shall verify that the conditions of eligibility are met in respect of the additional land and, where necessary, shall reassess the insured yield and the assessment payable.

§2. Insurable crops

7. The insurable crops are grouped into a single category for the purposes of this Division:

GROUP 1 CEREALS, GRAIN CORN AND HIGH-PROTEIN OILSEED CROPS

(A) Crops harvested for grain:

Oats, spring wheat, canola, faba beans, field beans, grain corn, barley, field peas, buckwheat, soybeans;

(B) Cereals cultivated for seed:

Oats, spring wheat and barley.

GROUP 2 BERRIES

(A) Strawberries:

Strawberry patches being established, strawberry patches in their first year of production, strawberry patches in their second year of production and thereafter, and strawberry patches cultivated with Elite or Foundation plants intended for the production of certified plants;

(B) Raspberries:

Raspberry patches in their first and second years of establishment, raspberry patches in production, and raspberry patches cultivated with Elite or Foundation plants intended for the production of certified plants;

(C) Blueberries:

Blueberries.

GROUP 3 MARKET-GARDEN VEGETABLES

The insurance covers vegetables cultivated for sale while fresh and vegetables cultivated for processing, except the vegetables in Group 4 "Processing vegetables".

Subgroups 1 to 5:

- (1) root vegetables: garlic, beets, carrots, organic soil carrots, shallots, endives, turnips, onions, organic soil onions, green onions, onion setts, parsnips, leeks, radishes, rutabagas and salsify;
- (2) leafy vegetables: broccoli, celery, cabbage, Brussels sprouts, Chinese cabbage, cauliflower, spinach, herbs, lettuce, organic soil lettuce and parsley;
- (3) fruit-vegetables: eggplants, ground cherries, pumpkins, cucumbers, gherkins, squash, melons, peppers, tomatoes and zucchini;
- (4) miscellaneous vegetables: broad beans, fresh snap beans, sweet corn and fresh peas; and

(5) perennial vegetables: asparagus and rhubarb.

GROUP 4 PROCESSING VEGETABLES

Wax beans, green beans, sweet corn, Alaska-type green peas (smooth) and wrinkled green peas other than the Alaska-type.

GROUP 5 GREENHOUSE VEGETABLES

Cucumbers, tomatoes and lettuce.

GROUP 6 APPLES

- (1) dwarf and semi-dwarf apple trees not more than 20 years old;
- (2) standard apple trees not more than 40 years old; and
- (3) apples of the Paulared variety and apples that ripen later than Paulareds.

GROUP 7 POTATOES

Potatoes.

GROUP 8 TOBACCO

Flue-cured tobacco and cigar and pipe tobacco.

GROUP 9 LEGUMES

Fields of legumes seeded directly and fields of any mixture of legumes in which 70 % or more of the botanical population is composed of legumes, sown with or without grasses.

§3. Insurance conditions

GROUP 1 CEREALS, GRAIN CORN AND HIGH-PROTEIN OILSEED CROPS

- **8.** The following conditions apply to the insurance of crops in Group 1:
- (1) An application for insurance shall be filed no later than 30 April of the insurance year;
- (2) The insurance shall be in force from the time of seeding, provided that seeding is carried out no later than the final seeding date set for each crop. It terminates upon completion of harvesting or no later than the final harvesting date set for each crop in Group 1 and appearing in the table below:

Crop	Final seeding date	Final harvesting date
Grain corn Soybeans	1 June	10 November
Zone:		
2 400 UTM or less	1 June	15 October
2 450 to 2 550 UTM	10 June	15 October
2 600 UTM or more	15 June	15 October
Faba beans	25 May	1 November
Field beans	15 June	1 November
Field peas	15 June	15 October
Buckwheat	1 July	1 October
Spring wheat and spring seed wheat	1 June	1 October
Oats, barley, seed oats and seed barley	15 June	1 October
Canola	See Table 1	15 October

In the case of soybean crops, the Régie shall refer to the zones in the listing of UTM numbers by municipality, inserted in the standards guide recognized by the Régie. That guide is given to the insured at the time of his application to join the plan;

- (3) The minimum area of crop that may be insured is 4 hectares;
- (4) Crop yield is a quantity that is expressed in kilograms with a moisture rate of 15 %, except in the case of canola, for which the moisture rate is 10 %, and meets the grade standards set out in section 65 of the Regulation respecting grain, made by Order in Council 1724-92 dated 2 December 1992. In the case of seed cereals, the yield corresponds, in addition, to the quantity accepted as pedigreed seed;
- (5) In the case of cereals insured and grown for seed, that is, crops in respect of which the Canadian Seed Growers' Association has issued a crop certificate for pedigreed seed, the producer shall comply with the bylaws and procedures of the Association, contained in Circular 6-94 entitled "Regulations and Procedures for Pedigreed Seed Crop Production". An insured shall also

provide the Régie with the production reports issued by the Association or by Agriculture and Agri-Food Canada; and

(6) The seed used shall be graded as a Canada pedigreed grade within the meaning of section 6 of the Seeds Regulations (C.R.C., c. 1400), made under the Seeds Act (R.S., c. 49 (1st. Supp.)).

GROUP 2 BERRIES

- **9.** The following conditions apply to the insurance of crops in Group 2:
- (1) An application for insurance shall be filed no later than
- (1) 15 November of the year preceding the year in which the insurance will be in force in the case of
- (a) strawberry patches and raspberry patches in production;
- (b) raspberry patches in their second year of establishment:
- (c) raspberry patches in their second year of cultivation with Elite or Foundation plants;
- (2) 30 April of the year in which the insurance will be in force in the case of
 - (a) strawberry patches being established;
- (b) strawberry patches planted with Elite or Foundation plants intended for the production of certified plants;
- (c) raspberry patches in their first year of establishment;
- (d) raspberry patches in their first year of cultivation with Elite or Foundation plants; and
- (3) 31 March of the year in which the insurance will be in force in the case of blueberries produced in a blueberry patch in its first year of production, that is, the year immediately following burning or mowing, and a blueberry patch in its second year of production;
 - (2) The insurance shall be in force
- (1) from 15 November of the year preceding the insurance year until completion of harvesting in the case of
- (a) strawberry patches and raspberry patches in production;

- (b) raspberry patches in their second year of cultivation with Elite or Foundation plants;
- (2) from the beginning of planting until 14 November in the case of
 - (a) strawberry patches being established;
- (b) raspberry patches in their first year of establishment;
- (c) raspberry patches in their first year of cultivation with Elite or Foundation plants;
- (3) from 15 November of the year preceding the insurance year until 14 November of the insurance year, in the case of raspberry patches in their second year of establishment:
- (4) from the beginning of planting until harvesting, but no later than the final harvesting date for the following year in the case of strawberry patches being cultivated with Elite or Foundation plants intended for the production of certified plants. For the purposes of this subparagraph, the final harvesting dates established per region are those appearing in Table 1 at the end of this Regulation; and
- (5) subject to the specific conditions in respect of the formation of ice in the soil and frost set out in section 25 of the Act, the insurance shall be in force each year up to the final harvesting dates established per region or sector and appearing in Table 1 in the case of blueberries;
- (3) The minimum area of crop that may be insured is 0.5 hectares, except in the case of blueberries, for which the minimum is 4 hectares; and
- (4) To determine the average yield of the above crops, the Régie shall inspect the insurable areas before issuing an insurance certificate to the producer.

GROUP 3 MARKET-GARDEN VEGETABLES

- **10.** The following conditions apply to the insurance of crops in Group 3:
- (1) While in force, the insurance protects the insured crop or crops against a loss in yield attributable to the harmful effects of the uncontrollable events specified in the following protection plans:
- (1) Plan A: all the events covered under section 24 of the Act:
 - (2) Plan B: hail only;

- (3) Plan C: in addition to the coverage offered under the preceding subparagraphs, a producer may insure his asparagus and rhubarb plants against frost, insects and diseases appearing as invasions or epidemics or against which there exists no adequate means of protection;
 - (2) An application for insurance shall be filed,
 - (1) in the case of subgroups 1 to 4,
- (a) no later than 30 April of the insurance year, except for vegetables intended for processing; and
- (b) before the date on which the producer begins seeding or planting in the case of vegetables intended for processing;
 - (2) in the case of subgroup 5,
- (a) no later than 1 November preceding the insurance year in the case of crops covered by Plan A and plantations in their second year and thereafter covered by Plan C; and
- (b) no later than 30 April for Plan B and for the first year of establishment covered by Plan C;
- (3) Subject to the restrictions applicable to the formation of ice in the soil and frost set out in section 48 of the Act, in respect of the protection of perennial vegetables insured under Plans A and C, the insurance shall be in force each year from the beginning of seeding or from the time of planting in the field. In the case of transplanted crops of fruit-vegetables, the insurance shall nevertheless be in force from the time of planting, provided that planting is not carried out before the initial planting dates appearing in Table 1;
 - (4) In the case of perennial vegetables covered by
- (a) Plan A or B, crop protection ends upon completion of harvesting;
- (b) Plan C, crop protection continues until 31 October of the insurance year;
- (5) In the case of fruit-vegetables and miscellaneous vegetables, the final harvesting dates are those appearing in Table 1;
- (6) In the case of root vegetables and leafy vegetables, the final harvesting date is set at 1 November of the insurance year;
- (7) The minimum area of crop that may be insured is 0.5 hectares. A producer shall nevertheless insure all the crops included in a subgroup that he decides to insure,

unless the area of the crop he wishes to insure separately covers at least 5:

- (8) To determine the average yield of perennial vegetables, the Régie shall inspect the insurable areas before issuing an insurance certificate to the producer; and
- (9) The insurance provided under Plan C guarantees 95 % of the insurable value.

GROUP 4 PROCESSING VEGETABLES

- **11.** The following conditions apply to the insurance of crops in Group 4:
- (1) An application for insurance shall be filed before the date on which the producer begins seeding, but no application for insurance shall be accepted after the following dates:

(a) sweet corn24 June;(b) green peas7 July;(c) green beans and wax beans10 July;

(2) The insurance shall be in force from seeding until the completion of harvesting, but no later than the following dates:

(a) green peas, green beans and wax beans
(b) sweet corn
22 September;
6 October;

(3) Insured areas shall be seeded during the following periods:

(a) green peas from 20 April to 7 July; (b) green beans and wax

b) green beans and wax

beans from 10 May to 10 July; (c) sweet corn from 1 May to 24 June;

- (4) The minimum area of crop that may be insured is 4 hectares; and
- (5) The actual yield is the quantity delivered to a processor and accepted for canning, processing or freezing.

GROUP 5 GREENHOUSE VEGETABLES

- **12.** The following conditions apply to the insurance of crops in Group 5:
- (1) An application for insurance shall be filed before the first planting in the insurance year;

- (2) The insurance shall be in force from the time of planting in the greenhouse until completion of harvesting, but no later than 31 December of each year;
- (3) While the insurance is in force, a producer shall maintain in operation an alarm system intended to give warning of power failures and drops in temperature; and
- (4) The minimum area of crop that may be insured is 150 square metres.

GROUP 6 APPLES

- **13.** The following conditions apply to the insurance of crops in Group 6:
- (1) While in force, the insurance protects the insured crop or crops against a loss in yield attributable to the harmful effects of the natural events specified in the following protection plans:
- (1) Plan A: the insurance protects against the total or partial destruction of apple trees caused by frost, dieback coral spot (*nectria cinnabarina* (Tode ex Fr.) Fr.), crown rot (*Amillaria mellea* (Vohl)), fire blight (*Erwina amylovora* (Burill)) and wild animals against which there exists no adequate means of protection;
- (2) Plan B: the insurance protects crops of apples graded as "fancy" or "extra fancy" against a loss in yield or a drop in quality resulting from defective flowering and fruit set or an uncontrollable event listed in section 24 of the Act; or
- (3) Plan C: the insurance protects apple crops against a loss in yield resulting from defective flowering and fruit set or an uncontrollable event listed in section 24 of the Act;
- (2) An application for insurance shall be filed no later than 1 December preceding the insurance year, in the case of Plan A, and no later than 1 April of the insurance year, in the case of Plans B and C;
- (3) Subject to the protection provided for in section 48 of the Act, insurance provided under Plans B and C covers apple production from the beginning of growth until the final harvesting date, set at 20 October;
- (4) Insurance under Plan A covers apple trees accepted by the Régie from 1 December preceding the insurance year until 30 November of the following year. Such apple trees shall be planted before 30 May preceding the insurance year;

- (5) The producer shall own the minimum number of insurable units required, that is,
- (a) 250 trees, where he wishes to insure standard apple trees under Plan A;
- (b) 250 dwarf or semi-dwarf trees or a combination thereof, where he wishes to insure such apple trees under Plan A; or
- (c) 100 tree-units, in the case of insurance under Plans B and C;
- (6) In addition to the actual yield, which includes apples fallen from the tree, apple crops insured under Plan B shall also, at the time of appraisal, be quality graded in accordance with the standards prescribed in the Regulation respecting fresh fruits and vegetables (R.R.Q., 1981, c. P-29, r. 3). Only apples meeting the criteria for "fancy" or "extra fancy" grading shall be considered in determining the quality grading percentage for the crop;
- (7) The insurance provided under Plan A guarantees 95 % or 97 % of the insurable value, depending on the option chosen by the producer; and
- (8) The number of a producer's tree-units shall be determined on the basis of the following age groups and tree-unit coefficients, as applied to each type of insurable apple tree:

Age group coefficient	Tree-unit
Dwarfs	
4 to 5 years	0.040
6 years	0.070
7 years	0.100
8 years or more	0.200
Semi-dwarfs	
4 to 5 years	0.040
6 years	0.070
7 years	0.150
8 years or more	0.300

Age group coefficient	Tree-unit
Standard	
6 to 10 years	0.200
11 to 15 years	0.400
16 to 20 years	0.700
21 to 30 years	1.000
31 years or more	0.850

GROUP 7 POTATOES

- **14.** The following conditions apply to the insurance of crops in Group 7:
- (1) The producer may insure his crop against uncontrollable events listed in section 24 of the Act under either of the following protection plans:
- (1) Plan A: protection strictly limited to losses occurring in the field; or
- (2) Plan B: protection against losses occurring in the field and any aggravation of such losses occurring while in storage;
- (2) An application for insurance shall be filed no later than 30 April of the insurance year;
- (3) Protection against losses occurring in the field shall commence with the beginning of planting, provided that planting is completed no later than the final planting date prescribed for each region in Table 1, and shall end upon completion of harvesting, but shall not extend beyond the final harvesting date, set at 15 October;
- (4) Protection against crop losses occurring while in storage shall commence from the time the potatoes are stored and shall end no later than 31 December of the insurance year;
- (5) The minimum area of crop that may be insured is 4 hectares;
- (6) Crop yield is a quantity that is expressed in kilograms and meets the grade standards determined under sections 86 to 93 of Schedule 1 to the Fresh Fruit and Vegetable Regulations (C.R.C., c. 285), made under the Canada Agricultural Products Act (R.S., c. 20 (4th Supp.)) or under section 48 of the Seeds Regulations (C.R.C., c. 1400), made under the Seeds Act (R.S., c. 49 (1st Supp.)); and

(7) The seeds used shall be seed potatoes as defined in section 47 of the Seeds Regulations (C.R.C., c. 1400) or shall have been produced the preceding year on the insured's farm from Elite IV or Foundation potatoes that are free of disease.

GROUP 8 TOBACCO

- **15.** The following conditions apply to the insurance of crops in Group 8:
- (1) An application for insurance shall be filed no later than 30 April of the insurance year;
- (2) The insurance of flue-cured tobacco and cigar and pipe tobacco shall be in force each year from the beginning of planting, provided planting can be carried out, until the end of harvesting, but no later than 17 September;
- (3) The insurance protects the crop provided that planting is completed between the initial planting date set at 15 May and no later than the final planting date set at 19 June for flue-cured tobacco and between 25 May and 25 June for cigar and pipe tobacco;
- (4) The minimum area of crop that may be insured is 4 hectares for flue-cured tobacco and 0.34 hectares for cigar and pipe tobacco; and
- (5) The actual crop yield is the quantity of the crop, whether or not delivered to a purchaser, excluding the quantity of nondescript tobacco (ND) exceeding 2 % for flue-cured tobacco and 5 % for cigar and pipe tobacco out of the total quantity delivered and not graded due to an insured cause of damage.

GROUP 9 LEGUMES

- **16.** The following conditions apply to the insurance of crops in Group 9:
- (1) The producer may insure his directly seeded fields of legumes under Plan A and his established fields of legumes under Plan C;
- (2) An application for insurance shall be filed and the insurable areas shall be inspected no later than 1 November preceding the insurance year for Plan C and no later than 30 June for Plan A;
- (3) The insurance under Plan A covers the fields from the time of seeding, provided that seeding is carried out no later than 30 June, until 15 September inclusively;

- (4) The insurance under Plan C covers the fields from 1 November until 15 August inclusively where the producer makes only one cut and until 15 September inclusively where he makes more than one cut;
- (5) The minimum area of crop that may be insured is 4 hectares.
- §4. Alteration of a program
- **17.** Where a producer alters the agricultural program that he has declared to the Régie in his application for insurance or in a corrected application, he shall so notify the Régie immediately and no later than 1 August of the insurance year, except for the crops included in Group 5 "Greenhouse vegetables", in which case the insured shall notify the Régie within 30 days following the alteration in his program.

No alteration of a program shall be authorized for crops insured under Plan A of Group 6 "Apples" and Group 9 "Legumes".

DIVISION 2PAYMENT OF ASSESSMENTS

- **18.** Subject to section 78.1 of the Act, a producer wishing to be registered for insurance coverage shall pay his assessment by
- (1) including with his registration form the full amount of the assessment payable; or
- (2) including with his registration form 60 % of the amount of the assessment payable.
- **19.** Where the producer elects to pay his assessment according to paragraph 2 of section 18, the balance of the assessment shall be paid no later than the thirtieth day following the date of the notice of assessment transmitted to him by the Régie.

Any balance on the assessment not paid after the due date shall bear interest at the rate prescribed according to section 28 of the Act respecting the Ministère du Revenu (R.S.Q., c. M-31). The Régie may nevertheless deduct the balance of an assessment from an indemnity that it is required to pay under any of the forms of insurance coverage contracted for by the producer.

The insured is bound to pay the balance on any assessment not paid, including any interest, before contracting for new insurance coverage.

DIVISION 3

OCCURRENCE OF AN EVENT INSURED AGAINST

- **§1.** Notice and verification of damage
- **20.** An insured shall notify the Régie of any damage to an insured crop every time an event insured against occurs

The notice of damage shall indicate, in particular, the crop affected, the nature and extent of the damage, its probable cause, the date on or period during which it occurred and the projected date for the beginning of harvesting, if applicable.

A notice of damage given verbally is valid, but shall be confirmed in writing by the insured as soon as possible so that the Régie may verify the damage, determine its cause and undertake an appraisal before harvesting or, where applicable, before the insured crop is destroyed. A verification of damage made by a representative of the Régie shall nevertheless stand in lieu of the insured's confirmation in writing.

- **21.** The deadline for giving a notice of damage is the final harvesting date, with the following exceptions:
- (a) 30 November of the insurance year for crops in Group 6 "Apples" covered by Plan A;
- (b) 31 December of the insurance year for crops in Group 7 "Potatoes" covered by Plan B;
- (c) 31 January following the insurance year for cereals grown for seed in Group 1 "Cereals, grain corn and high-protein oilseed crops" and not graded as pedigreed seed; and
- (d) 31 October of the insurance year for crops covered by Plan C of Group 3 "Market-garden vegetables".
- **22.** An insured who fails to transmit a notice of damage within the deadlines prescribed shall lose his entitlement to any indemnity, without repayment of assessment.
- §2. Appraisal
- **23.** For the purpose of determining the actual yield of an insured crop, the Régie shall make an individual appraisal of the crop when it has reached maturity.

The individual appraisal may be made by physically measuring the stored crop, by compiling vouchers of purchase and sale for the crop, by field sampling or on the basis of the declarations provided by the insured, or by a combination of those methods.

In addition, the percentage of normal crop loss in handling and storage according to the Régie's data shall be taken into account.

DIVISION 4

CALCULATION OF INDEMNITY

- §1. Special protection
- **24.** An insured shall be entitled to the special protection provided for in section 55 of the Act where, as a result of events that may be insured against, it becomes impossible for him to seed all or a part of the insured area prepared for that purpose.

Such protection shall be offered for crops in the following groups:

GROUP 1 CEREALS, GRAIN CORN AND HIGH-PROTEIN OILSEED CROPS

GROUP 3 MARKET-GARDEN VEGETABLES

GROUP 4 PROCESSING VEGETABLES

GROUP 7 POTATOES

GROUP 8 TOBACCO.

The special protection shall be equal to 80 % of the average cost of the non-recoverable expenses incurred that have been approved by the Régie for the preparation of the area to be seeded.

The application of the special protection shall entail cancellation of the insurance against loss in yield on the unseeded area, without repayment of assessment.

The producer may nevertheless insure another insurable crop, within the final seeding dates prescribed in this Regulation.

- **§2.** Emergency measures
- **25.** An insured shall carry out emergency measures as rapidly as possible where such measures are necessary in order to avoid or reduce a loss in yield caused by an event covered by the insurance.

The carrying out of such measures shall entitle him to an indemnity equal to the amount of the expenses incurred that have been approved by the Régie, up to 80 % of the insured value of the crop.

§3. Abandonment

26. An insured shall be entitled to an indemnity where a crop insured under this Regulation, excluding blueberries, is damaged by an event covered by the insurance to the extent that the crop must, in the opinion of the Régie, be abandoned on all or a part of the area affected.

The amount of the indemnity in such case shall be 80 % of the insurable value for the area in question, less the expenses not incurred for operations not carried out, the value of products not used to produce the crop and, where applicable, any salvage value for the crop.

The amount to which the insured is entitled for crops in Group 9 "Legumes" shall nevertheless be equal to 80 % of the insured value of the affected area.

- **27. By-passed crop:** For crops in Group 4 "Processing vegetables", a crop which cannot be harvested at the normally predictable date due to excessive heat and which becomes unfit for canning, processing or freezing shall in no case effect entitlement to an indemnity for abandonment.
- **28.** Crop substitution work: Where substitution work is carried out for an insured crop, the producer may, within the seeding deadlines, insure the new substitution crop. In such case, the amount of the indemnity shall equal 80 % of the insurable value of the initial crop, less the expenses not incurred, including harvesting costs and fixed costs for crop substitution, up to the fixed costs of the initial crop.
- **29. Stored crop:** Abandonment of a stored crop in Group 3 "Market-garden vegetables", Group 6 "Apples" and Group 7 "Potatoes" shall be authorized upon the following conditions:
- (1) the crop losses are attributable to a progressive disease or to frost; and
- (2) the Régie ascertained the damage and authorized the abandonment of the crop while it was in the field.
- **30.** Termination of insurance: An area for which an indemnity is paid for abandonment shall cease to be covered by the insurance for the current year.
- §4. Decline in yield
- **31.** An insured shall be entitled to an indemnity for an insured crop where the appraisal demonstrates a percentage of loss greater than 20 %.

The indemnity to which an insured is entitled as a result of a loss in yield shall be calculated according to the difference in mass or production units, as the case may be, between the insured yield and the actual yield, the value of which shall be established according to the unit price fixed by the Régie.

Total or partial destruction of plants or apple trees insured under Plan C of Group 3 "Market-garden vegetables" or Plan A of Group 6 "Apples" shall effect entitlement to the payment of an indemnity. Subject to the insured value entered on the insurance certificate, that indemnity shall be equal to the number of plants or apple trees for which the indemnity is to be paid, multiplied by the unit price.

- **32.** The Régie shall deduct from the amount of an indemnity for a decline in yield the sum of the expenses not incurred for operations not carried out and products not used to produce the damaged crop.
- **33.** Salvage: For any insured crop or part thereof that is actually produced but fails to meet the grade standards for the crop insured, a salvage value calculated on the basis of the monetary value of the crop produced shall be deducted from the indemnity.

Notwithstanding the foregoing, the salvage value of apples shall correspond to apples not graded "extra fancy" or "fancy" for the entire quantity produced in excess of the average production as predicted by historical data for the individual orchard. That value shall be determined according to the average prices paid to Québec apple producers for apples used to make juice in the fall and for apples intended for peeling, where applicable.

34. The indemnity for a decline in yield shall in no case exceed the insured value.

DIVISION 5

FINAL

35. This Regulation replaces the Regulation respecting the insurance of blueberries under the collective plan, approved by Order in Council 578-91 dated 1 May 1991, the Regulation respecting the insurance of cereals cultivated for seed (R.R.Q., 1981, c. A-30, r. 6), the Regulation respecting the insurance of commercial cereal and high-protein oilseed crops (R.R.Q., 1981, c. A-30, r. 7), the Regulation respecting the insurance of greenhouse crops (R.R.Q., 1981, c. A-30, r. 8), the Insurance of Strawberry and Raspberry Fields Regulation, approved by Order in Council 1386-88 dated 14 September 1988, the Regulation respecting the insurance of market-garden vegetables, approved by Order in Council 527-87 dated 8 April 1987, the Regulation re-

specting the insurance of vegetables for processing (R.R.Q., 1981, c. A-30, r. 11), the Regulation respecting the insurance of grain corn (R.R.Q., 1981, c. A-30, r. 13), the Regulation respecting the insurance of apples (R.R.Q., 1981, c. A-30, r. 14), the Regulation respecting the insurance of potatoes (R.R.Q., 1981, c. A-30, r. 15), the Regulation respecting the insurance of cigar and pipe tobacco (R.R.Q., 1981, c. A-30, r. 18) and the Regulation respecting the insurance of flue-cured tobacco (R.R.Q., 1981, c. A-30, r. 19).

36. This Regulation also replaces the Regulation respecting the insurance of forage crops and cereal crops

under the individual plan and the collective plan, approved by Order in Council 794-95 dated 14 June 1995, except for the provisions concerning Group 1 of insurable crops under the individual plan, which remain in force until 10 September 1997 in respect of producers who have signed contracts for the 1996-1997 insurance year.

37. This Regulation comes into force on the date of its publication in the *Gazette officielle du Québec*.

TABLE 1 REGIONAL OR SECTORIAL DATES FOR INITIAL AND FINAL SEEDING AND PLANTING AND FINAL HARVESTING PER GROUP AND CROP

REGION	SECTOR ¹	GROUP 1	GRO	OUP 2	GROUP 3		GROUP 7
		Cereals, grain corn and high-protein oilseed crops		rries	Market-garde	Ü	Potatoes
		s. 8 Canola	Strawberry patches (production of certified	Blueberries	Fruit- vegetables (transplanted crops)	Fruit- vegetables and miscellaneous	s. 14
		End of seeding	plants) End of harvesting ²	End of harvesting	Beginning of planting	vegetables End of harvesting	End of planting
Bas-Saint-Laurent— Gaspésie—Îles-de- la-Madeleine	Sector A: RCMs: Les Îles-de-la-Madeleine, La Côte- de-Gaspé, Pabok, Bonaventure, Denis-Riverin, Avignon and Matane	1 June	5 June	22 September	28 May	29 September	10 June
	Sector B: RCMs: Kamouraska, Rivière-du-Loup, Les Basques, Rimouski-Neigett and La Mitis	1 June	5 June	18 September	23 May	20 September	10 June
	Sector C: RCMs: Témiscouata and La Matapédia	1 June	5 June	4 September	4 June	13 September	10 June
Québec	All sectors	1 June	1 June	15 September	23 May	20 September	31 May
Beauce	All sectors	1 June	1 June	15 September	26 May	18 September	31 May
Bois-Francs	All sectors	20 May	25 May	15 September	16 May	24 September	31 May
Estrie	All sectors	20 May	25 May	15 September	24 May	18 September	25 May
Saint-Hyacinthe	All sectors	10 May	15 May	24 September	8 May	29 September	25 May
Sud-Ouest-de Montréal	All sectors	10 May	15 May	24 September	8 May	29 September	25 May

		End of seeding	End of harvesting ²	End of harvesting	Beginning of planting	End of harvesting	End of planting
Outaouais	Sector A: RCMs: Argenteuil, Les Pays-d'en Haut, Papineau, Communauté- Urbaine-de-l'Outaouais, Les Collines-de-l'Outaouais and Pontiac	20 May	25 May	15 September	21 May	24 September	31 May
	Sector B: RCMs: La Vallée-de-la-Gatineau, Antoine- Labelle et Les Laurentides	20 May	25 May	15 September	1 June	14 September	31 May
Abitibi- Témiscamingue	Sector A: RCMs: Témiscamingue	1 June	5 June	7 September	31 May	16 September	5 June
Rou	Secteur B: RCMs: Rouyn-Noranda, Abitibi-Ouest Abitibi and Vallée-de-l'Or	1 June	5 June	17 August	15 June	31 August	5 June
Laurentides- Lanaudière	All sectors	20 May	20 May	19 September	16 May	24 September	25 May
Mauricie	All sectors	20 May	25 May	19 September	20 May	21 September	31 May
Saguenay—Lac- Saint-Jean—Côte- Nord	Secteur A: RCMs: Lac- Saint-Jean-Est, Le Domaine-du Roy, Maria-Chapdelaine and le Fjord-du-Saguenay	1 June	5 June	9 September	31 May	16 September	10 June
	Secteur B: RCMs: La Haute-Côte-Nord, Manicouagan et Sept-Rivières—Caniapiscau	1 June	5 June	20 September	22 May	22 September	10 June
Haut-Richelieu	All sectors	10 May	15 May	24 September	8 May	2 October	25 May

^{1.} The sectors are parts of regions. They are described by reference to regional county municipalities (RCMs).

Regulation respecting crop insurance under the collective plan

Crop Insurance Act (R.S.Q., c. A-30, ss. 23, 24, 25, 30, 31, 32.1, 34, 39, 40, 44, 59, 61, 63, 64.1, 64.3, 64.7, 64.7.1, 64.9, and s. 74, pars *d*, *e*, *h*, *i* and *m*)

DIVISION 1INSURABLE INTEREST OBJECT

- **1.** This Regulation establishes insurance under the collective plan for crops listed in section 6.
- **2.** The events covered by the insurance are those set out in section 24 of the Crop Insurance Act (R.S.Q., c. A-30).
- **3.** For each insured crop, with the exception of hay, the insurance guarantees 80 % of the average yield established by the Régie des assurances agricoles du Québec.

For hay, the producer may choose between a 70 %, 75 %, 80 % or 85 % coverage of the yield allowed.

4. For oats, wheat, barley and corn, crop yield is the quantity, expressed in kilograms as a mass at 15 % moisture, of a crop meeting the grading criteria prescribed in section 65 of the Regulation respecting grain, made by Order in Council 1724-92 dated 2 December 1992.

§1. Eligibility

- **5.** A producer wishing to be insured under this Regulation shall meet the following conditions of eligibility:
- (1) in the case of a natural person, the producer shall be domiciled in Québec;
- (2) in the case of a share capital legal person, the producer shall
- (a) have its head office and principal place of business in Québec;

^{2.} For this crop, the date refers to the final harvesting date of the year following the insurance year.

- (b) not be controlled directly or indirectly by one or more persons not domiciled in Québec or not having their head office and principal place of business in Québec; and
- (c) have share capital more than 50 % of which in number and value of the voting shares issued is held by one or more persons domiciled in Québec or having their head office and principal place of business in Québec:
- (3) in the case of a partnership within the meaning of the Civil Code, the producer shall
- (a) have its principal place of business in Québec; and
- (b) be composed of members more than half of whom are persons domiciled in Québec or having their head office and principal place of business in Québec and owning interests representing more than 50 % of the total value of the partnership's assets;
 - (4) in the case of a cooperative, the producer shall
- (a) have its head office and principal place of business in Québec; and
- (b) be composed of members more than half of whom are persons domiciled in Québec or having their head office and principal place of business in Québec;
- (5) in the case of undivided owners or joint operators, the producers shall be domiciled in Québec or have their head office and their principal place of business in Québec:
- (6) apply for insurance on the form provided by the Régie no later than April 30;
- (7) own the required minimum number of insurable units namely 4 hectares for corn and 50 hives for honey;
- (8) cultivate or store the crop or crops according to a crop plan incorporating the techniques recommanded by the Conseil des productions végétales du Québec (CPVQ) or accepted by the Régie;
- (9) use, for oats, wheat, barley and grain corn, seeds of the category Canada pedigreed grade as defined under section 6 of the Seeds Regulations (C.R.C., c. 1400), made under the Seeds Act (R.S. c. 49 (1st. Supp.));
- (10) sow oats, wheat, barley and grain corn, at the latest, on the final dates for seeding established under section 7;

- (11) insure all the hives or cultivated areas of an insurable crop in one of the defined zones of Schedule A;
- (12) allow the Régie, at any reasonable hour, to inspect the crop plan and the insured units or the units in respect of which an application for insurance has been filed.
- **§2.** *Insurable crops*
- **6.** The following are insurable crops:

Hay: Dry hay, moist hay or pastures cultivated to be fed to the insured person's herbivores;

Grain corn: Grain corn of any variety except for the varieties of sweet corn or corn cultivated to be harvested as silage corn;

Oats, barley and wheat: Spring cereals to be harvested for the

Corn silage: Corn to be fed to the insured person's herbivores;

Honey.

§3. Insurance conditions

7. The final dates for seeding and harvesting for each insured crop inside regions and zones described in Schedule A are:

Crops	Final dates for seeding	Final dates for harvest
Hay	does not apply	1 October
Wheat	1 June	1 October except for regions 1, 9 and 12
		10 October for regions 1, 9 and 12
Oats and Barley	15 June	1 October except for regions 1, 9 and 12
		10 October for regions 1, 9 and 12
Grain corn	1 June	10 November
Forage corn	does not apply	15 October
Honey	does not apply	1 November

8. Average yield: The average yield is established in accordance with the second paragraph of section 39 and section 64.10 of the Act and indicated on the insurance certificate issued to the producer. It is expressed in

terms of mass at 15 % moisture content for each crop except for honey.

9. Insurable value: Each insured crop has an insurable value expressed in dollars.

The amount of the insurable value in the products of the producer's allowed yield for the crop in question and the corresponding unit price.

§4. Allowed yield

- **10.** An insured person's allowed yield for oats, barley, wheat and honey is the products obtained by multiplying the number of surface units or hives declared and the average yield for the zone indicated on the insurance certificate issued to the producer.
- **11.** An insured person's allowed yield for hay and forage corn is calculated in accordance with the second paragraph of section 40 of the Act on the basis of the feed requirements of the producer's animals for the entire year. For annual feed requirements the forage allocation, including dry and moist hay, forage corn and pastures is fixed at 5 300 kilograms per animal unit.

The producer must declare on his insurance application for hay the proportion of allocated yield obtained from dry hay, moist hay and pastures.

12. Animal units are based on the average mass of a single group of herbivores according to the following maximum equivalences:

Equivalent

animal unit 1 adult cow (dairy), 1 horse or 1 bison: 1.2 1 adult cow (beef) or 1 bull: 1.0 1 gestating heifer (18 to 30 months): 0.8 1 to 2-year-old male or female bovine 0.6 0 to 1 year old male or female bovine 0.2 1 feeder steer: 0.5 1 colt 0.4 0.2 1 sheep, 1 goat or 1 deer: 1 sow or 1 fallow deer: 0.1 0.01 1 hog: 1 female rabbit: 0.005

§5. Program modification

13. Where a producer alters the agricultural program that he has declared to the Régie in an application for insurance or in a corrected application, he shall so notify the Régie immediately and not later than 1 August of the insurance year.

No modification concerning the percentage of protection or proportions of dry and moist hay and pastures can be made after the final date for application.

DIVISION 2

PAYMENT OF ASSESSMENTS

- **14.** A producer wishing to insure his crops must apply to the Régie no later than 30 April of the insurance year. Subject to section 78.1 of the Act, the producer shall, in order to be registered for insurance protection, at his option, pay his assessment by
- (1) including with his application form the full amount of the assessment payable; or
- (2) including with his application form 60 % of the amount of the assessment payable.
- **15.** Where the producer elects to pay his assessment according to paragraph 2 of section 14, the balance of the assessment owing shall be paid not later than the thirtieth day following the date of the notice of assessment transmitted to him by the Régie.

Any balance on the assessment not paid after the due date shall bear interest at the rate prescribed according to section 28 of the Act respecting the Ministère du Revenu (R.S.Q., c. M-31). The Régie may nevertheless deduct the balance of an assessment owing from an indemnity that it is required to pay under any of the forms of insurance coverage subscribed by the producer.

The insured is bound to pay the balance of the assessment not paid, including any interest, before contracting for new insurance coverage.

DIVISION 3

TERMS AND CONDITIONS OF INDEMNIFICATION

16. For the purposes of determining if a crop has sustained a quantitative or qualitative loss of yield, the Régie makes a collective appraisal of the crops on the basis of data obtained from statements submitted by producers operating farms it selects.

Notwithstanding the foregoing, the Régie, through its representatives, may verify a statement submitted by a producer through a verification done by sampling the

Dates

crop, by an actual count of the crop that has been garnered, by a compilation of proofs of purchase and sale of the insured crop or by any other available means.

17. For the purposes of section 44 of the Act, the basic quality for hay is computed on the basis of the historic quantity of proteins and energy expressed in digestible nutrients.

The variation in quality is established according to the difference between the basic quality and the quality of the crop determined for the current insurance year by a laboratory analysis.

DIVISION 4

CALCULATION OF INDEMNITY

18. Every insured person in a given zone is entitled to an indemnity for a loss in yield for the insured crop, where the percentage of gross loss in this zone, calculated as the difference between the average yield and the actual yield, exceeds the percentage of loss not covered by the insurance.

Notwithstanding the preceding, for hay, the percentage of gross loss is obtained by taking into account, for each insured, proportions of dry hay, moist hay and pastures allocated at the time of the application and appearing in the insurance certificate issued by the Régie.

19. The payable indemnity is calculated by multiplying the insurable value entered on the certificate for the insured crop by the percentage of loss obtained by substracting the percentage of non covered loss from the percentage of gross loss.

The total indemnity payable to the insured person for a given crop shall not, under any circumstances, exceed the insured value, including the amounts paid for limited events.

20. Limited loss in yield provided for in section 44.1 of the Act gives entitlement to an indemnity if the damaged area represents a minimum of one undivided hectare, where the loss results from the harmful effects of the following uncontrollable events:

- (1) snow for all insurable crops except for grain corn and ey;
 - (2) hail for all insurable crops except for honey;
 - (3) hurricane;

Areas and zones

- (4) insects and plant diseases which appear in the form of an infestation or an epidemic or against which there is no adequate means of protection; for all insurable crops except honey;
- (5) flood caused by a force of nature and occurring as an exceptional event;
- (6) frost for corn silage occurring before 2 September:
- (7) frost for grain corn occurring at the latest on the following final dates;

Area 02	5 September
Areas 04, 05, 08, 10 and 11	12 September
Areas 06, 07 (except zone 07-01) and 14	17 September
Zone 07-01	23 September

(8) wild animals, including birds for honey.

DIVISION 5

FINAL

- **21.** This Regulation replaces the Regulation respecting commercial grain corn crop under the collective plan approved by Order in Council 2364-85 dated 20 November 1985, the Regulation respecting the insurance of honey under the collective plan approved by Order in Council 1188-85 dated 19 June 1985 and the Regulation respecting the payment of crop insurance assessments approved by Order in Council 478-96 dated 24 April 1996.
- **22.** This Regulation comes into force on the day of its publication in the *Gazette officielle du Québec*.

SCHEDULE A

Insurance of forage crops under the collective plan Zoning 1: Hay, wheat, oats barley and forage corn Zoning 2: Honey			
Zone descriptions	Zoning 1	Zoning 2	
La Pocatière V, Rivière-Ouelle M, Saint-Pacôme M (excluding the south of Route 230 east of the road from Saint-Pacôme-Station to Saint-Pacôme (Rang Côtes de Beaux Biens), the south of Rivière Ouelle (Rang 4) and Rang de la Cavée), Saint-Denis P, Saint-Philippe-de-Néri P (excluding the south of Route 230 west of Route 287), Kamouraska M, Sainte-Anne-de-la-Pocatière P (excluding Rang 3 of the cadastre of the Paroisse de Sainte-Anne-de-la-Pocatière	01-01	01B	
Saint-Germain P, Sainte-Hélène P, Saint-André M, Saint-Alexandre P, Saint-Antonin P, Notre-Dame-du-Portage P, Saint-Patrice-de-la Rivière-du-Loup P, Rivière-du-Loup V, Saint-Pascal V-M	01-02	01B	
Saint-Onésime-d'Ixworth P, Saint-Gabriel-Lalemant M, Mont-Carmel M, Saint-Bruno-de-Kamouraska M, Saint-Joseph-de-Kamouraska P, Sainte-Anne-de-la-Pocatière P (including Rang 3 of the cadastre of the Paroisse de Sainte-Anne-de-la-Pocatière), Picard NO, Saint-Philippe-de-Néri P (including the south of Route 230 west of Route 287), Saint-Pacôme (including the south of Route 230 east of the road from Saint-Pacôme-Station to Saint-Pacôme (Rang Côtes de Beaux Biens), the south of Rivière Ouelle (Rang 4) and Rang de la Cavée)	01-03	01B	
Saint-François-Xavier-de-Viger M, Saint-Clément P, Saint-Paul-de-la-Croix P, Sainte-Françoise P, Saint-Jean-de-Dieu M, Saint-Modeste P, Saint-Arsène P, Saint-Georges-de-Cacouna VL-P, Saint-Épiphane M, Saint-Jean-Baptiste-de-l'Isle-Verte M, L'Isle-Verte VL, Notre-Dame-des-Sept-Douleurs P, Saint-Éloi P, Notre-Dame-des-Neiges-de-Trois-Pistoles P, Trois-Pistoles V, Cacouna RI	01-04	01B	
Saint-Louis-du-Ha! Ha! P, Cabano V, Notre-Dame-du-Lac V, Dégelis V, Saint-Hubert P, Saint-Pierre-de-Lamy M, Whitworth RI, Saint-Athanase M, Pohénégamook V, Rivière-Bleue M, Saint-Marc-du-Lac-Long P, Saint-Jean-de-la-Lande M, Packington P, Saint-Eusèbe P, Saint-Elzéar M, Saint-Honoré M	01-05	01B	
Saint-Simon P, Saint-Mathieu-de-Rioux P, Saint-Fabien P, Saint-Eugène-de-Ladrière P, Le Bic M, Saint-Valérien P, Sainte-Blandine P (including the road of Rang 4 or Rang de la Seigneurie), Saint-Anaclet-de-Lessard P (including Rang 4 Ouest, west of Rivière Germain), Sainte-Odile-sur-Rimouski P (including Rang Beauséjour, Chemin Saint-Léon, La Couronne sector and the part south of the road of Rang 2) Rimouski V (including the part west of Rivière Rimouski (Sacré-Coeur and Nazareth sector), les lots 363 to 373 inclusively south of the road of Rang 2, lots 441 to 452 inclusively of Rang 3 and lots 423 to 440 inclusively of Rang 3 south of the road of Rang 3)	01-06	01B	
Saint-Médard M, Saint-Guy M, Lac-des-Aigles M, Biencourt M, Esprit-Saint M, La Trinité-des-Monts P, Saint-Michel-de-Squatec P, Saint-Juste-du-Lac M, Auclair M, Lejeune M, Sainte-Rita M, Saint-Cyprien M	01-07	01B	
Pointe-au-Père V, Saint-Anaclet-de-Lessard P (excluding Rang 4 Ouest, west of Rivière Germain), Sainte-Luce P, Luceville VL, Sainte-Flavie P, Mont-Joli V, Sainte-			

Pointe-au-Père V, Saint-Anaclet-de-Lessard P (excluding Rang 4 Ouest, west of Rivière Germain), Sainte-Luce P, Luceville VL, Sainte-Flavie P, Mont-Joli V, Saint-Jean-Baptiste M, Grand-Métis M, Métis-sur-Mer VL, Saint-Donat P (excluding the 5th Concession of Saint-Donat), Price VL, Sainte-Odile-sur-Rimouski P (excluding Rang Beauséjour, Chemin Saint-Léon, La Couronne sector and the part south of the

 ${\bf Insurance\ of\ forage\ crops\ under\ the\ collective\ plan} \ {\bf Zoning\ 1:\ Hay,\ wheat,\ oats\ barley\ and\ forage\ corn}$ **Zoning 2: Honey**

Zone descriptions	Zoning 1	Zoning 2
road of Rang 2), Rimouski V (excluding the part west of Rivière Rimouski (Sacré-Coeur and Nazareth sector), lots 363 to 373 inclusively south of the road of Rang 2, lots 441 to 452 inclusively of Rang 3 and lots 423 to 440 inclusively of Rang 3 south of the road of Rang 3), Rimouski Est VL, Saint-Joseph-de-Lepage P	01-08	01B
Mont-Lebel M, Saint-Narcisse-de-Rimouski P, Saint-Marcellin P, Saint-Charles-Garnier P, Les Hauteurs M, Saint-Gabriel M, Saint-Donat P, (including only the 5th Concession of Saint-Donat), Sainte-Blandine P (excluding the road of Rang 4 or Rang de la Seigneurie), Sainte-Angèle-de-Mérici M, Padoue M, Saint-Octave-de-Métis P, Saint-Noël VL, Saint-Moïse P, Sainte-Jeanne-d'Arc P, La Rédemption P	01-09	01B
Les Boules M, Baie-des-Sables M, Saint-Ulric VL, Saint-Ulric-de-Matane P, Matane V, Saint-Jérome-de-Matane P, Petit-Matane M, Sainte-Félicité M, Saint-Damasse P, Saint-Léandre P, Saint-Luc P, Saint-Adelme P, Sainte-Paule M, Saint-René-de-Matane M	01-10	01B
Sayabec M, Saint-Vianney M, Saint-Cléophas P, Val-Brillant M, Saint-Benoît-Joseph-Labre P, Amqui V, Lac-au-Saumon VL, Saint-Jacques-le-Majeur-de-Causapscal P, Causapscal V, Sainte-Irène P, Saint-Léon-le-Grand P, Saint-Zénon-du-Lac-Humqui P, Saint-Edmond M, Saint-Raphaël-d'Albertville P, Sainte-Florence M, Sainte-Marquerite M, Saint-Tharcisius P, Saint-Alexandre-des-Lacs P	01-11	01B
L'Ascension-de-Patapédia M, Saint-François-d'Assise P, Saint-André-de-Restigouche M, Saint-Alexis-de-Matapédia P, Matapédia P, Ristigouche-Partie-Sud-Est CT, Pointe-à-la-Croix M, Restigouche RI	01-12	01A
Escuminac M, Saint-Omer P, Nouvelle M. Carleton V, Maria M, Saint-Jules M, Grande-Cascapédia M, New Richmond V, Maria (Gesgapegiag) RI	01-13	01A
Saint-Alphonse M, Caplan M, Saint-Siméon P, Saint-Elzéar M, Bonaventure M, Shigawake M, Saint-Godefroy CT, Hopetown M, Hope CT, Paspébiac M, Paspébiac-Ouest M, New Carlisle M, Port-Daniel M	01-14	01A
Grosses-Roches M, Les Méchins M, Capucins M, Cap-Chat V, Sainte-Anne-des-Monts V, La Martre M, Marsoui VL, Rivière-à-Claude M, Mont-Saint-Pierre VL, Saint-Maxime-du-Mont-Louis M, Sainte-Madeleine-de-la-Rivière-Madeleine M, Grande-Vallée M, Petite-Vallée M, Cloridorme CT, Tourelle M, Saint-Jean-de-Cherbourg P, Gaspé V, Percé V, Sainte-Thérèse-de-Gaspé M, Grande-Rivière V, Pabos M, Pabos Mills M, Saint-François-de-Pabos M, Chandler V, Newport M, Sainte-Germaine-de-l'Anse-aux-Gascons P	01-15	01A
Grosse-Île M, Grande-Entrée M, Havre-aux-Maisons M, Fatima M, Cap-aux-Meules VL, L'Étang-du-Nord M, L'Île-du-Havre-Aubert M, L'Île-d'Entrée VL	01-16	01A
Saint-François-Xavier-de-la-Petite-Rivière P, Baie-Saint-Paul V (excluding ranges Sainte-Croix, Saint-Ours, Sainte-Marie and Saint-Pierre of Rivière-du-Gouffre), Saint-Urbain P (excluding ranges Saint-Jean-Baptiste and Saint-François)	02-01	02
Saint-Tite-des-Caps M, Saint-Ferréol-les-Neiges M, Saint-Joachim P, Beaupré V, Sainte-Anne-de-Beaupré V, Château-Richer V, Boischatel M, L'Ange-Gardien P, Beauport V, Sainte-Pétronille VL, Saint-Laurent P, Saint-Pierre P, Sainte-Famille P, Saint-Jean P, Saint-François P	02-02	02

Insurance of forage crops under the collective plan Zoning 1: Hay, wheat, oats barley and forage corn Zoning 2: Honey

Zoning 2: Honey		
Zone descriptions	Zoning 1	Zoning 2
Sainte-Brigitte-de-Laval P, Lac-Beauport M, Lac-Delage V, Stoneham-et-Tewkesbury CU, Saint-Gabriel-de-Valcartier M, Shannon M, Val-Bélair V, Loretteville V, Lac-Saint-Charles M, Saint-Émile V, Charlesbourg V, Vanier V, Québec V, Sillery V, L'Ancienne-Lorette V, Sainte-Foy V, Cap-Rouge V, Saint-Augustin-de-Desmaures M, Wendake RI	02-03	02
Cap-Santé M, Donnacona V, Neuville VL, Pointe-aux-Trembles P, Pont-Rouge V (including Rang de la Rivière, the concessions of Grand Bois de l'Ail and l'Enfant-Jésus and the part of ranges Terrebonne and Saint-Jacques west of Route Bédard), Saint-Basile Sud VL, Portneuf V, (including the part east of Côte du C or the road from the village of Portneuf to Portneuf-Station), Notre-Dame-de-Portneuf P, (including the part east of Route d'Irlande or Route des Bois-Francs), Saint-Basile P (including the part of the municipality west of Route 365).	02-04	02
Grondines M, Deschambault M, Saint-Marc-des-Carrières VL, Saint-Gilbert P, Saint-Thuribe P, Saint-Ubalde M, Saint-Casimir P-M, Saint-Alban M, Portneuf V, (excluding the part east of Côte du C or the road from the village of Portneuf to Portneuf-Station), Notre-Dame-de-Portneuf P (excluding the part east of Route d'Irlande or Route des Bois-Francs).	02-05	02
Montmagny V (including the part east of Route 283), Cap-Saint-Ignace M, L'Islet V, L'Islet-sur-Mer M, Saint-Antoine-de-L'Isle-aux-Grues P, Saint-Eugène P, Saint-Cyrille-de-Lessard P, Saint-Aubert M, Saint-Damase-de-L'Islet M, Saint-Jean-Port-Joli M, Sainte-Louise P, Saint-Roch-des-Aulnaies M	02-06	02
Notre-Dame-du-Rosaire M, Sainte-Euphémie-sur-Rivière-du-Sud M, Saint-Paul-de-Montminy M, Sainte-Apolline-de-Paton P, Saint-Fabien-de-Panet P, Lac Frontière M, Saint-Just-de-Bretenières M, Sainte-Lucie-de-Beauregard M, Saint-Marcel M, Saint-Adalbert M, Sainte-Félicité M, Saint-Pamphile V, Saint-Omer M, Sainte-Perpétue M, Tourville M, Saint-Camille-de-Lellis P, Sainte-Sabine P, Saint-Magloire-de-Bellechasse M	02-07	02
Saint-Raphaël M, Berthier-sur-Mer P, Montmagny V (including the part west of Route 283), Saint-Pierre-de-la-Rivière-du-Sud P, Saint-François-de-la-Rivière-du-Sud M	02-08	02
Saint-Lazare-de-Bellechasse M (excluding Rang 4), Saint-Nérée P, Armagh M, Saint-Damien-de-Buckland P, Notre-Dame-Auxiliatrice-de-Buckland P, Saint-Philémon P	02-09	02
Lévis V, Saint-Joseph-de-la-Pointe-de-Lévy P, Saint-Romuald V, Pintendre M, Charny V, Sainte-Hélène-de-Breakeyville P, Saint-Jean-Chrysostome V, Saint-Étienne-de-Beaumont P, Saint-Michel-de-Bellechasse M, Saint-Vallier M, La Durantaye P, Saint-Charles-de-Bellechasse M	02-10	02
Saint-Lambert-de-Lauzon P (including the part east of Rivière Chaudière), Saint-Isidore M, Saint-Gervais M, Honfleur M, Saint-Lazare-de-Bellechasse M (only Rang 4), Saint-Henri M	02-11	02
Sainte-Julie M, Laurierville VL, Lyster M, Plessisville P (only the part east of Route Bellemarre), Saint-Sylvestre VL-P, Saint-Jacques-de-Leeds M, Sainte-Agathe VL-P, Saint-Gilles P, Saint-Narcisse-de-Beaurivage P, Saint-Patrice-de-Beaurivage M	02-12	02

 ${\bf Insurance\ of\ forage\ crops\ under\ the\ collective\ plan} \ {\bf Zoning\ 1:\ Hay,\ wheat,\ oats\ barley\ and\ forage\ corn}$

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Zone descriptions	Zoning 1	Zoning 2
Saint-Rédempteur V, Saint-Nicolas V, Saint-Antoine-de-Tilly M (including the part east of Route 273), Saint-Apollinaire M (the part east of Route 273 and north of Autoroute Jean-Lesage), Saint-Étienne M, Saint-Lambert-de-Lauzon P (including the part west of Rivière Chaudière)	02-13	02
Laurier-Station VL, Saint-Janvier-de-Joly M, Saint-Flavien VL-P, Dosquet M, Saint-Agapit M, Saint-Apollinaire M (including the part south of Autoroute Jean-Lesage)	02-14	02
Deschaillons VL, Deschaillons-sur-Saint-Laurent VL, Parisville P, Fortierville VL, Sainte-Philomène-de-Fortierville P, Lotbinière M, Leclercville VL, Saint-Édouard-de-Lotbinière P, Sainte-Emmélie P, Sainte-Croix VL-P, Notre-Dame-du-Sacré-Coeur-d'Issoudun P, Saint-Apollinaire M (the part west of Route 273 and north of Autoroute Jean-Lesage), Saint-Antoine-de-Tilly M (including the part west of Route 273)	02-15	02
Sainte-Françoise M, Villeroy M, Notre-Dame-de-Lourdes P, Plessisville P (including the part west of Route 265 north of the railroad and the part east of Route 265 north of Route 116), Val-Alain M	02-16	02
Plessisville V-P (excluding the part east of Route Bellemarre and the part west of Route 265 north of the railroad and the part east of Route 265 north of Route 116), Sainte-Sophie M	02-17	02
Saint-Aimé-des-Lacs M, Notre-Dame-des-Monts M, La Malbaie-Pointe-au-Pic V, Sainte-Agnès P, Saint-Irénée P, Saint-Hilarion P, Les Éboulements M, Saint-Joseph-de-la-Rive VL, Baie-Saint-Paul V (including ranges Sainte-Croix, Saint-Ours, Sainte-Marie and Sainte-Pierre of Rivière-du-Gouffre sector), Saint-Urbain P (including ranges Saint-Jean-Baptiste and Saint-François), Clermont V, Cap-à-l'Aigle VL, Rivière-Malbaie M, Saint-Fidèle-de-Mont-Murray P, Saint-Siméon VL-P, Baie Sainte-Catherine M, L'Île-aux-Coudres M, La Baleine M	02-18	02
Saint-Raymond V, Lac-Sergent V, Saint-Léonard-de-Portneuf M, Sainte-Christine-d'Auvergne M, Lac-Saint-Joseph V, Fossambault-sur-le-Lac V, Sainte-Catherine-de-la-Jacques-Cartier M, Pont-Rouge V (excluding Rang de la Rivière, the concessions of Grand Bois de L'Ail and Enfant-Jésus and the part of ranges Terrebonne and Saint-Jacques west of Route Bédard), Saint-Basile P (excluding the part of the municipality west of Route 365)	02-19	02
Stornoway M, Nantes M, Milan M, Val-Racine P, Piopolis M, Audet M, Lac-Mégantic V, Marston CT, Frontenac M, Saint-Augustin-de-Woburn P, Notre-Dame-des-Bois M	03-01	03
Sainte-Cécile-de-Whitton M, Saint-Romain M, Lambton M, Courcelles P, Saint-Sébastien M, Saint-Hilaire-de-Dorset P, Saint-Honoré P, Shenley CT, Saint-Martin P, Saint-Évariste-de-Forsyth M, La Guadeloupe VL, Saint-Benoît-Labre M, Saint-Gédéon VL-P, Saint-Robert-Bellarmin M, Risborough M, Saint-Ludger VL, Lac-Drolet M, Gayhurst-Partie-Sud-Est CT, Saint-Jean-de-la-Lande P, Lac-Poulin VL	03-02	03
Vianney M, Bernierville VL, Saint-Ferdinand M, Halifax-Nord CT, Saint-Pierre-Baptiste P, Inverness CT-VL, Irlande M, Saint-Adrien-d'Ireland M, Saint-Jean-de-Brébeuf M, Kinnear's Mills M, Pontbriand M, Robertsonville VL, Thetford Mines V, Black Lake V, Saint-Joseph-de-Coleraine M, Thetford-Partie-Sud CT, Sainte-Annedu-Lac VL, Sacré-Coeur-de-Marie-Partie-Sud P	03-03	03

Insurance	Λf	forage	crons	under	the	collective	nlan
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Zoning 1:	Hay, wheat,	oats barley	and forage corn
Zoning 2:	Honey		

Zone descriptions	Zoning 1	Zoning 2
Saint-Séverin P, Saint-Elzéar (including the part south of Route 216), Saint-Frédéric P, Tring-Jonction VL, Saint-Jules P, Saint-Joseph-des-Érables M (including Rang Saint-Bruneau and Petit Rang Saint-Antoine), East Broughton M, Saint-Pierre-de-Broughton M, Sacré-Coeur-de-Jésus P, Sainte- Clotilde-de-Beauce M, Saint-Méthode-de-Frontenac M, Saint-François-Ouest M (including ranges Saint-Joseph and Saint-Alexandre), Saint-Alfred M, Saint-Victor VL, Saint-Victor-de-Tring M, Saint-Éphrem-de-Tring VL, Saint-Éphrem-de-Beauce P	03-04	03
Sainte-Marie V (including the bottoms and shores of Rivière Chaudière, i.e., Rang Saint-Étienne and Route 173), Vallée-Jonction M (excluding Route Jacob), Saint-Joseph-de-Beauce P (including 1er Rang Nord-Est or Route 173), Saint-Joseph-de-Beauce V, Saint-Joseph-des-Érables M (including Route des Érables and 1er Rang Sud-Ouest), Beauceville V, Saint-François-de-Beauce M (including Route 173), Saint-François-Ouest M (including 1er Rang		
Nord-Ouest)	03-05	03
Saint-René P, Saint-Théophile M, Saint-Simon-les-Mines M, Saint-Philibert M, Saint-Georges V, Saint-Georges-Est P, Aubert-Gallion M, Notre-Dame-des-Pins P, Saint-Côme-Linière M, Saint-Zacharie M, Sainte-Aurélie M, Saint-Prosper M, Saint-Benjamin M	03-06	03
Sainte-Rose-de-Watford M, Saint-Luc P, Sainte-Justine M, Saint-Louis-de-Gonzague M, Lac-Etchemin V, Saint-Cyprien P, Sainte-Germaine-du-Lac-Etchemin P, Saint-Nazaire-de-Dorchester P, Saint-Léon-de-Standon P	03-07	03
Saints-Anges P, Saint-Joseph-de-Beauce P (including ranges L'Assomption, Sainte-Suzanne, Sainte-Marie, Saint-Jean and Saint-Thomas), Saint-François-de-Beauce M (including ranges Saint-Gaspard, Fraser and Saint-Charles), Saint-Malachie P, Saint-Odilon-de-Cranbourne P, Vallée-Jonction M (including Route Jacob), Saint-Édouard-de-Frampton P, Sainte-Marie V (including ranges Saint-Gabriel, Saint-Elzéar and Saint-Martin), Sainte-Marguerite P	03-08	03
Saint-Bernard M, Scott M, Saint-Elzéar M (including the part north of Route 216), Saint-Anselme VL-P, Sainte-Hénédine P, Sainte-Claire M	03-09	03
Saint-Gérard-Majella P, Saint-Pie-de-Guire P, Saint-Bonaventure M, Saint-David P, Saint-Marcel P, Saint-Guillaume M, Saint-François-du-Lac VL-P, Saint-Michel-de-Yamaska P (including the part east of Rivière Yamaska), Yamaska-Est VL	04-01	04
Nicolet V, Nicolet-Sud M, Saint-Jean-Baptiste-de-Nicolet P, Baie-du-Fèbvre M, Notre-Dame-de-Pierreville P, Saint-Thomas-de-Pierreville P, Pierreville VL, Odanak RI, La Visitation-de-Yamaska M, Saint-Elphège P, Saint-Zéphirin-de-Courval P	04-02	04
Bécancour V (including the Saint-Grégoire-le-Grand sector), Saint-Célestin VL-M, Saint-Léonard-d'Aston M, Sainte-Monique M, Grand-Saint-Esprit M, Sainte-Perpétue P, Sainte-Brigitte-des-Saults P	04-03	04
Saint-Pierre-les-Becquets M, Sainte-Cécile-de-Lévrard P, Sainte-Sophie-de-Lévrard P, Sainte-Marie-de-Blandford M, Lemieux M, Manseau VL, Saint-Joseph-de-Blandford P, Saint-Louis-de-Blandford P, Maddington CT, Bécancour V (including sectors Sainte-Angèle-de-Laval, Très-Précieux-Sang-de-Notre-		
Seigneur, Sainte-Gertrude, Gentilly and Bécancour), Wôlinak RI	04-04	04

Insurance of forage crops under the collective plan Zoning 1: Hay, wheat, oats barley and forage corn Zoning 2: Honey

Zoning 2: Honey		
Zone descriptions Z	oning 1	Zoning 2
Wendover-et-Simpson CU, Saint-Cyrille-de-Wendover M, Notre-Dame-du-Bon-Conseil P-VL, Saint-Joachim-de-Courval P, Saint-Eugène M, Saint-Edmond-de-Grantham P, Saint-Germain-de-Grantham M, Saint-Majorique-de-Grantham P, Drummondville V, Wickham M	04-05	04
Saint-Wenceslas M, Saint-Sylvère M, Aston-Jonction VL, Sainte-Eulalie M, Saint-Raphaël-Partie-Sud P, Saint-Samuel P, Saint-Jacques-de-Horton M, Sainte-Clotilde-de-Horton P-VL, Daveluyville M, Saint-Rosaire P, Sainte-Anne-du-Sault P, Saint-Valère M	04-06	04
Saint-Lucien P, Kingsey Falls VL-M, Kingsey CT, Saint-Nicéphore M, L'Avenir M, Lefebvre M, Durham-Sud M	04-07	04
Princeville P-V, Victoriaville V, Warwick CT-V, Saint-Albert-de-Warwick P, Sainte-Séraphine P, Sainte-Élisabeth-de-Warwick P	04-08	04
Chester-Est CT, Chesterville M, Saint-Rémi-de-Tingwick P, Tingwick P, Trois- Lacs M, Saint-Christophe-d'Arthabaska P, Saint-Norbert-d'Arthabaska M, Norbertville VL	04-09	05
Granby V-CT, Saint-Alphonse P, Bromont V, East Farnham VL, Brigham M, Saint-Valérien-de-Milton CT, Roxton CT (including the part west of Route 139), Roxton Falls VL (including the part west of Route 139), Sainte-Cécile-de-Milton CT, Roxton Pond VL-P	05-01	05
Maricourt M, Béthanie M, Valcourt V-CT, Racine M, Lawrenceville VL, Saint-Joachim-de-Shefford P, Warden VL, Shefford CT, Waterloo V, Sainte-Anne-de-Larochelle M, Bonsecours M, Stukely M, Orford CT, Sainte-Christine P (including the lots of the cadastre of the Canton d'Ely), Roxton CT (including the part east of Route 139), Roxton Falls VL (including the part east of Route 139), Cleveland CT, Richmond V, Ulverton M, Melbourne VL-CT, Kingsbury VL	05-02	05
Lac Brome V, Brome VL, Sutton V-CT, Abercorn VL, Potton CT, Austin M, Saint-Benoît-du-Lac M, Bolton-Est M, Bolton-Ouest M, Saint-Étienne-de-Bolton M, Eastman VL, Omerville VL, Magog V-CT, Saint-Élie-d'Orford M, Rock Forest V, Deauville VL, North Hatley VL, Sainte-Catherine-de-Hatley M, Hatley CT	05-03	05
Windsor V, Val-Joli M, Saint-Grégoire-de-Greenlay VL, Saint-François-Xavier-de-Brompton P, Saint-Denis-de-Brompton P, Bromptonville V, Brompton CT, Stoke M, Fleurimont V, Sherbrooke V, Wotton M, Saint-Camille CT, Saint-Georges-de-Windsor M, Saint-Claude M, Danville V, Asbestos V, Shipton M	05-04	05
Hatley M, Ayer's Cliff VL, Ascot M, Lennoxville V, Waterville V, Compton-Station M, Compton M, Coaticook V, Barford CT, Barnston CT, Stanstead V-CT, Stanstead-East M, Ogden M, Barnston-Ouest M	05-05	05
Saint-Julien P, Saint-Fortunat M. Ham-Nord CT, Notre-Dame-de-Ham M, Saint-Adrien M, Saint-Joseph-de-Ham-Sud P, Saints-Martyrs-Canadiens P, Saint-Jacques-le-Majeur-de-Wolfestown P, Disraëli V-P, Sainte-Praxède P, Garthby CT, Beaulac VL, Stratford CT, Saint-Gérard VL, Weedon CT, Weedon-Centre VL, Fontainebleau M, Lingwick CT, Dudswell M, Marbleton VL	05-06	05
Scotstown V, Hampden CT, La Patrie VL, Ditton CT, Chartierville M, Saint-Isidore-d'Auckland M, Saint-Malo M, Clifton-Partie-Est CT, Saint-Venant-de-Paquette M, East Hereford M, Saint-Herménégilde M, Bury M, East Angus V, Westbury CT, Cookshire V, Eaton CT, Sawyerville VL, Newport CT, Martinville M, Sainte-Edwidge-de-Clifton CT, Ascot Corner M, Dixville M	05-07	05

 ${\bf Insurance\ of\ forage\ crops\ under\ the\ collective\ plan} \ {\bf Zoning\ 1:\ Hay,\ wheat,\ oats\ barley\ and\ forage\ corn}$

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Zone descriptions	Zoning 1	Zoning 2
Saint-Ours V, Sainte-Anne-de-Sorel P, Saint-Robert P, Saint-Roch-de-Richelieu P, Sainte-Victoire-de-Sorel P, Sorel V, Tracy V, Saint-Aimé P, Massueville VL, Saint-Louis P, Yamaska VL, Saint-Michel-de-Yamaska P (including the part west of Rivière Yamaska), Saint-Joseph-de-Sorel V	06-01	06
Beloeil V, McMasterville M, Saint-Mathieu-de-Beloeil M, Saint-Marc-sur-Richelieu M, Saint-Charles-sur-Richelieu M, Saint-Denis P-VL, Saint-Antoine-sur-Richelieu M, Saint-Bernard-Partie-Sud P, Saint-Jude M	06-02	06
La Présentation P, Saint-Thomas-d'Aquin P, Saint-Hyacinthe V (excluding Rang de la Rivière Côte Nord or the Douville sector), Saint-Hyacinthe-le-Confesseur P, Saint-Barnabé-Sud M, Sainte-Rosalie P-VL	06-04	06
Saint-Hugues M, Saint-Simon P, Sainte-Hélène-de-Bagot M, Saint-Liboire M, Saint-Ephrem-d'Upton P, Upton VL, Saint-Dominique M	06-05	06
Saint-Nazaire-d'Acton P, Saint-Théodore-d'Acton P, Acton-Vale V, Saint-André-d'Acton P, Sainte-Christine P (excluding the lots of the cadastre of the Canton d'Ely)	06-06	06
Sainte-Madeleine VL, Sainte-Marie-Madeleine P, Saint-Hyacinthe V (including Rang de la Rivière Côte Nord or the Douville sector), Notre-Dame-de-Saint-Hyacinthe P, Saint-Pie VL-P, Saint-Damase VL-P	06-07	06
Contrecoeur M, Verchères VL, Calixa-Lavallée P, Varennes V, Saint-Amable M, Sainte-Julie V	06-16	06
Sainte-Justine-de-Newton P, Hudson V, Rigaud M, Saint-Lazare P, Sainte-Marthe M, Très-Saint-Rédempteur P, Pointe-Fortune VL, Vaudreuil-Dorion V, Vaudreuil-sur-le-Lac VL, Pincourt V, Terrasse-Vaudreuil M, L'Île-Perrot V, Notre-Dame-de-l'Île-Perrot P, L'Île-Cadieux V	07-01	07
Les Cèdres M, Pointe-des-Cascades VL, Saint-Clet M, Coteau-du-Lac M, Les Coteaux M, Saint-Zotique VL, Rivière-Beaudette M, Saint-Polycarpe M, Saint-Télesphore P	07-02	07
Sainte-Barbe P, Elgin CT, Huntingdon V, Godmanchester CT, Dundee CT, Saint-Anicet P, Hinchinbrooke CT, Akwesasne RI	07-03	07
Grande-Île M, Saint-Timothée V, Salaberry-de-Valleyfield V, Melocheville VL, Maple-Grove V, Beauharnois V, Saint-Étienne-de-Beauharnois M, Saint-Louis-de-Gonzague P, Saint-Stanislas-de-Kostka P	07-04	07
Ormstown VL, Saint-Malachie-d'Ormstown P, Howick VL, Très-Saint-Sacrement P, Franklin M, Havelock CT, Saint-Jean-Chrysostome P, Saint-Chrysostome VL	07-05	07
Saint-Isidore P, Saint-Urbain-Premier P, Saint-Paul-de-Châteauguay M, Châteauguay V Sainte-Martine M, Mercier V, Léry V	V, 07-08	07
Saint-Édouard P, Saint-Patrice-de-Sherrington P, Hemmingford CT-VL, Saint-Jacques-le-Mineur P, Napierville VL, Saint-Cyprien-de-Napierville P	07-09	07
Sainte-Catherine V, Brossard V, Saint-Constant V, Delson V, La Prairie V, Candiac V, Saint-Mathieu M, Saint-Philippe M, Kahnawake RI, Saint-Rémi V, Saint-Michel P, Sainte-Clothilde-de-Châteauguay P	07-10	07

Insurance of forage crops under the collective plan
Zoning 1: Hay, wheat, oats barley and forage corn
Zoning 2: Honey

Zone descriptions	Zoning 1	Zoning 2
Rapides-des-Joachims M, Sheen-Esher-Aberdeen-et-Malakoff CU, Chichester CT, Chapeau VL, L'Isle-des-Allumettes CT, L'Île-aux-Allumettes-Partie-Est CT, Waltham-et-Bryson CU, Mansfield-et-Pontefract CU, Fort-Coulonge VL, Litchfield CT (including ranges 4 to 11 inclusively west of Route 301), Leslie-Claphan-et-Huddersfield CU	08-01	08
Buckingham V, Masson-Angers V (including the part east of Route 309), L'Ange-Gardien M (including the part east of Rivière du Lièvre, from the municipality of Masson-Angers to the south to the 7° Rang inclusively on Routes 309 and 315 and their intersections), Lochaber-Partie-Ouest CT, Lochaber CT, Mayo M (including Montée d'Antremont), Plaisance M, Montebello VL, Fassett M, Notre-Dame-de-Bon-Secours-Partie-Nord P (excluding ranges Côte Azélie and Côte Sainte-Angèle), Papineauville VL, Thurso V, Sainte-Angélique P (excluding Rang Côte Sainte-Amédée) 08-02	08
Litchfield CT (including ranges 1 to 3 inclusively west of Route 301), Grand-Calumet CT, Bryson VL, Portage-du-Fort VL, Shawville VL, Clarendon CT (including ranges 1 to 7 inclusively), Bristol CT (including ranges 1 to 6 inclusively), Pontiac M (including ranges 1 to 7 inclusively the Canton d'Onslow and all of the Canton d'Eardly)	08-03	08
Notre-Dame-de-Pontmain M, Lac-du-Cerf M, Notre-Dame-du-Laus M, Bowman M, Val-des-Bois M, Notre-Dame-de-la-Salette M, Mulgrave-et-Derry CU, Val-des-Monts M (including the Canton de Portland), Denholm CT (including Rang 8)	08-04	08
Alleyn-et-Cawood CU, Kazabazua M, Lac-Sainte-Marie M, Low CT, Denholm CT (excluding Rang 8)	08-05	08
Messine M, Blue Sea M, Gracefield VL, Wright CT, Northfield M, Bouchette M, Sainte-Thérèse-de-la-Gatineau M, Cayamant M	08-06	08
Lytton CT, Montcerf M, Maniwaki RI-V, Déléage M, Aumond CT, Bois-Franc M, Grand-Remous CT, Egan-Sud M	08-07	08
Ferme-Neuve P-VL, Sainte-Anne-du-Lac M, Mont-Saint-Michel M, Lac-Saint-Paul M, Chute-Saint-Philippe M, Des Ruisseaux M, Mont-Laurier V, Lac-des-Écorces VL, Val-Barette VL, Beaux-Rivages M, Kiamika M, Saint-Aimé-du-Lac-des-Îles M	08-08	08
Lac-Saguay VL, Sainte-Véronique VL, L'Ascension P, Lac-Nominingue M, L'Annonciation VL, Marchand M, La Macaza M, La Minerve CT, Lac-Tremblant-Nord M, Labelle M, La Conception M, Saint-Jovite V-P, Brébeuf P, Mont-Tremblant M, Lac-Supérieur M, Saint-Faustin—Lac-Carré M, Ivry-sur-le-Lac M, Sainte-Agathe-Nord M, Sainte-Agathe-Sud VL, Sainte-Agathe-des-Monts V, Lanthier M, Val-des-Lacs M, Sainte-Lucie-des-Laurentides M, Saint-Donat M, Notre-Dame-de-la-Merci M, Doncaster RI	08-10	08
Lac-Simon M, Chénéville M, Montpellier M, Ripon CT-VL, Notre-Dame-de-la-Paix P, Saint-André-Avelin VL-P, Sainte-Angélique P (including Rang Côte Saint-Amédée), Notre-Dame-de-Bon-Secours-Partie-Nord P (including ranges Côte Azélie and Côte Sainte-Angèle), Saint-Sixte M	08-10	08
Duhamel M, Lac-des-Plages M, Amherst CT, Saint-Émile-de-Suffolk M, Namur M, Ponsonby CT, Huberdeau M, Arundel CT, Barkmere V, Montcalm M, Harrington CT, Saint-Adolphe-d'Howard M, Lac-des-Seize-Îles M, Wentworth CT, Gore CT, Morin-Heights M, Mille-Isles M, Wentworth-Nord M, Grenville CT (including		
ranges 8 to 11 inclusively)	08-12	

Insurance o	f forage	crons	under	the	collective	nlan
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Zoning 1: Hay, wheat, oats barley and forage corn Zoning 2: Honey

Zone descriptions	Zoning 1	Zoning 2
Grenville VL-CT (including ranges 1 to 7 inclusively), Brownsburg VL, Chatham CT, Lachute V, Carillon VL, Saint-André-d'Argenteuil P, Saint-André-Est VL, Calumet VL	08-13	08
Val-des-Monts M (excluding the Canton de Portland and the Canton de Wakefield), L'Ange-Gardien M (excluding the part east of Rivière du Lièvre, from the municipality of Masson-Angers to the south to the 7° Rang inclusively on Routes 309 and 315 and their intersections), Mayo M (excluding Montée d'Antremont), Gatineau V, Hull V, Aylmer V, Masson-Angers V (including the part west of Route 309), Cantley M Chelsea M		08
La Pêche M (including the Canton de Wakefield and the Canton de Masham), Pontiac M (including ranges 8 to 13 of the Canton d'Onslow), Bristol CT (including ranges 7 to 12), Clarendon CT (including ranges 8 to 13), Thorne CT, Litchfield CT (including ranges 1 to 6 inclusively east of Routes 301 and 148), Val-des-Monts M (including the Canton de Wakefield)	08-15	08
Cantons de: Mazenod, Fabre, Duhamel, Laverlochère	09-01	09
Cantons de: Guigues (all of ranges 1 and 2; lots 1 to 54 of ranges 3 to 9 inclusively), Baby (lots 1 to 54 of ranges 1, 2 and 3, and all of Rang 4)	09-03	09
Cantons de: Baby (lots 55 to 66 of ranges 1 and 2, lots 55 to 60 of Rang 3 and ranges 5 to 15 inclusively), Guigues (lots 55 to 74 of ranges 3 and 4, lots 55 to 71 of Rang 5, lots 55 to 69 of Rang 6, lots 55 to 66 of Rang 7 and lots 55 to 62 of ranges 8 and 9), Gaboury, Latulipe, Brodeur, Blondeau, Guillet, Devlin, Montreuil, Nédélec, Rémigny, Guérin, Villars, Beaumesnil	09-04	09
Cantons de: Hébécourt (ranges 1 to 5 inclusively), Duparquet (ranges 1 to 5 inclusively), Destor (ranges 1 to 5 inclusively), Aiguebelle (ranges 1 to 5 inclusively), Pontleroy, Désandrouins, Caire, Dufay, Montbeillard, Bellecombe, Vaudray, Dasserat, Beauchastel, Rouyn, Joannes, Montbray, Duprat, Dufresnoy, Cléricy, Basserode	09-05	09
Cantons de: Hébécourt (ranges 6 to 10 inclusively), Duparquet (ranges 6 to 10 inclusively), Destor (ranges 6 to 10 inclusively), La Sarre, La Reine, Royal-Roussillon, Roquemaure, Palmarolle, Poularies, Aiguebelle (ranges 6 to 10 inclusively), Chazel (Rang 1), Disson (Rang 1), Privat, Languedoc, Des Meloizes, Clermont, Perron, Boivin, Paradis, Rousseau	09-06	09
Cantons de: Ligneries (Rang 1), Desboues (Rang 1), Figuery (lots 1 to 5 of ranges 1 to 10 inclusively), Manneville, Villemontel, Launay, Trécesson, Guyenne, Berry, Cadillac, Preissac, Bousquet, La Pause	09-10	09
Cantons de: Miniac (Rang 1), Coigny (Rang 1), Figuery (lots 6 to 64 of ranges 1 to 10 inclusively), Dalquier, Landrienne, Duverny, Castagnier, Lacorne, Malartic, La Motte, Béarn	09-12	09
Cantons de: Vassal (ranges 1 to 4 inclusively), Despinassy (ranges 1 to 4 inclusively), Bartouille (ranges 1 to 4 inclusively), Pascalis, Tiblemont, Senneterre, Courville, Fiedmont, Barraute, Carpentier, Montgay, Ducros, Rochebeaucourt, Lamorandière, Senneville, Vassan	09-13	09
Rocheodateourt, Lamorandiere, Schilevinie, Vassali	07-13	

Insurance of forage crops under the collective plan Zoning 1: Hay, wheat, oats barley and forage corn Zoning 2: Honey		
Zone descriptions	Zoning 1	Zoning 2
Sainte-Marguerite-du-Lac-Masson P, Estérel V, Val-Morin M, Val-David VL, Sainte-Adèle V, Mont-Roland VL, Chertsey M, Entrelacs M, Saint-Calixte M, Saint-Hippolyte P, Piedmont M, Saint-Sauveur P, Saint-Sauveur-des-Monts VL, Sainte-Anne-des-Lacs P, Prévost M, Bellefeuille P, Saint-Jérôme V, Saint-Colomban P, Saint-Antoine V, Sainte-Anne-des-Plaines V, La Plaine V, New-Glasgow VL, Lafontaine VL, Sainte-Sophie M, Mirabel V, Oka P-M, Saint-Placide M, Saint-Joseph-du-Lac P, Pointe-Calumet VL, Sainte-Marthesur-le-Lac V, Deux-Montagnes V, Saint-Eustache V, Boisbriand V, Sainte-Thérèse V, Rosemère V, Lorraine V, Bois-des-Filion V, Blainville V, Laval V, Montréal V (including all the municipalities in the Communauté urbaine de Montréal), L'Île-Bizard V	10-01	10
Terrebonne V, Mascouche V, Lachenaie V, Charlemagne V, Legardeur V, Repentigny V, L'Épiphanie V-P, L'Assomption V, Saint-Sulpice P, Saint-Gérard-Majella P, Saint-Antoine-de-Lavaltrie P, Lavaltrie VL, Laurentides V, Saint-Lin M, Saint-Roch-Ouest M, Saint-Esprit P, Saint-Roch-de-L'Achigan P, Saint-Jacques VL-P, Saint-Alexis VL-P, Sainte-Julienne P, Saint-Ligouri P, Saint-Pierre VL, Saint-Charles Borromée M, Sacré-Coeur-de-Crabtree M, Saint-Paul M, Crabtree M, Sainte-Marie-Salomée P	10-02	10
Saint-Thomas M, Joliette V, Notre-Dame-des-Prairies M, Sainte-Élisabeth P, Notre-Dame-de-Lourdes P, Saint-Joseph-de-Lanoraie P, Berthierville V, Sainte-Geneviève-de-Berthier P, Saint-Viateur P, Saint-Cuthbert P, Saint-Barthélémy P, La Visitation-de-l'Île-Dupas M, Saint-Ignace-de-Loyola P, Saint-Norbert P, (excluding Rang Sainte-Anne and Route 347 north of the church), Lanoraie-d'Autray M	10-03	10
Sainte-Mélanie M, Saint-Ambroise-de-Kildare P, Sainte-Marcelline-de-Kildare M, Rawdon VL-CT, Saint-Norbert P (including Rang Sainte-Anne and Route 347 north of the church), Saint-Michel-des-Saints M, Saint-Zénon P, Saint-Damien P, Saint-Charles-de-Mandeville M, Saint-Gabriel V, Saint-Gabriel-de-Brandon P, Saint-Cléophas P, Saint-Félix-de-Valois VL-P, Sainte-Émélie-de-L'Énergie M, Saint-Côme P, Saint-Alphonse-de-Rodriguez M, Sainte-Béatrix M, Saint-Jean-de-Matha M, Saint-Guillaume-Nord NO, Lac-Legendre NO	10-04	10
Yamachiche M, Pointe-du-Lac M, Trois-Rivières V, Trois-Rivières Ouest V, Maskinongé VL, Saint-Joseph-de-Maskinongé P (excluding the north side of the concession of Pied de la Côte, i.e., only Chemin Grand Trompe-Souris and Route Petit Trompe-Souris), Louiseville V (excluding the concessions of Beauséjour, Carles, Carrières, Noël, Chacoura and Village des Gravel)	11-01	11

Cap-de-la-Madeleine V, Sainte-Marthe-du-Cap M, Saint-Maurice P, Champlain M, Batiscan M, Sainte-Anne-de-la-Pérade M, Saint-Prosper P	11-02	11
Saint-Louis-de-France V, Sainte-Geneviève-de-Batiscan P, Saint-Luc-de-Vincennes M, Notre-Dame-du-Mont-Carmel P, Shawinigan-Sud V, Lac-à-la-Tortue M, Saint-Stanislas M, Saint-Narcisse P	11-03	11
Saint-Justin P, Sainte-Ursule P, Saint-Léon-le-Grand P, Saint-Sévère P, Saint-Barnabé P, Saint-Joseph-de-Maskinongé P (including the north side of the concession of Pied de la Côte, i.e., only Chemin Grand Trompe-Souris and		

11-04

11

Route Petit Trompe-Souris), Louiseville V (including the concessions of Beauséjour, Carles, Carrières, Noël, Chacoura and Village des Gravel)

 ${\bf Insurance\ of\ forage\ crops\ under\ the\ collective\ plan} \ {\bf Zoning\ 1:\ Hay,\ wheat,\ oats\ barley\ and\ forage\ corn}$

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7.	nning	7.	Honey

Zone descriptions	Zoning 1	Zoning 2
Saint-Paulin M, Sainte-Angèle-de-Prémont M, Charette M, Saint-Étienne-des-Grès P, Saint-Didace P, Saint-Boniface-de-Shawinigan VL, Saint-Élie P, Saint-Mathieu P, Saint-Gérard-des-Laurentides P, Baie-de-Shawinigan VL, Saint-Édouard-de-Maskinongé M, Saint-Alexis-des-Monts P	11-05	11
Grand-Mère V, Shawinigan V, Saint-Georges VL, Hérouxville P, Saint-Tite P-V, Saint-Adelphe P, Saint-Thècle M, Saint-Jean-des-Piles M, Saint-Roch-de-Mékinac P, Grandes-Piles VL, Saint-Séverin P, Notre-Dame-de-Montauban M, Lac-aux-Sables P, Rivière-à-Pierre M	11-06	11
La Tuque V, Boucher M, Langelier CT, Lac-Édouard M, La Bostonnais M, Lac-Laperyère NO, Petit-Lac-Wayagamac NO, Lac-Masketsi NO	11-07	11
Sacré-Coeur M, Tadoussac VL, Grandes-Bergeronnes VL, Bergeronnes CT, Sault-au-Mouton VL, Saint-Paul-du-Nord M, Sainte-Anne-de-Portneuf M, Forestville V, Colombier M, Les-Sept-Cantons-Unis-du-Saguenay CU, Ragueneau P, Chute-aux-Outardes VL, Pointe-aux-Outardes VL, Pointe-Lebel VL, Baie-Comeau V, Franquelin M, Godbout VL, Baie-Trinité VL, Rivière-Pentecôte M, Port-Cartier V, Gallix M, Sept-Îles V, Betsiamites RI, Les Escoumins M-RI, Uashat (Sept-Îles) RI	12-01	12
Saint-Félix-d'Otis M, Ferland-et-Boileau M, Rivière-Éternité M, L'Anse-Saint-Jean M, Petit-Saguenay M, Sainte-Rose-du-Nord P, Lalemant NO	12-02	12
La Baie V, Chicoutimi V, Laterrière V, Jonquière V (the part south of Rivière Saguenay, excluding ranges 1 to 4 of the Canton de Kénogami), Lac-Kénogami M, (including ranges 8 and 9, and ranges Nord and Sud fo the Canton de Jonquière), Tremblay CT (including ranges 1 to 3 of the Canton de Simard and ranges 3 to 6 of the Canton de Tremblay), Saint-Fulgence M (including ranges 5 and 6 fo the Canton de Tremblay and ranges A, 1 and 2 of the Canton de Harvey)	12-03	12
Saint-Honoré M, Saint-David-de-Falardeau M, Bégin M, Labrecque M, Lamarche M, Saint-Ambroise VL, Saint-Charles-de-Bourget M, Larouche P, Shipshaw M, Jonquière V (including the part north of Rivière Saguenay and ranges 1 to 4 of the Canton de Kénogami south of Rivière Saguenay), Lac-Kénogami M (excluding ranges 8 and 9, and ranges Nord and Sud of the Canton de Jonquière), Taché CT (including lots 1 to 26 of ranges 1, 2, 3 and lots 1 to 34 of ranges 4 to 8 inclusively), Tremblay CT (excluding ranges 1 to 3 of the Canton de Simard and ranges 3 to 6 fo the Canton de Tremblay), Saint-Fulgence M (excluding ranges 5 and 6 of the Canton de Tremblay and ranges A, 1 and 2 of the Canton de Harvey)	12-04	12
Alma V, Saint-Gédéon M, Saint-Bruno M, Hébertville-Station VL, Hébertville M, Lac-à-la-Croix M, Métabetchouan V, Desbiens V	12-05	12
Lac-Bouchette VL, Sainte-Hedwidge M, Saint-François-de-Sales M, Saint-André-du-Lac-Saint-Jean VL, Chambord M (excluding ranges 4 and 5)	12-06	12
La Doré P, Saint-Félicien V (excluding Rang Saint-Euzèbe and Saint-Méthode sector), Saint-Prime M, Roberval V, Chambord M (excluding ranges 4 and 5), Pointe-Bleue (Mashteuiatsh) RI	12-07	12
Normandin V, Saint-Edmond M, Albanel M, Girardville M, Saint-Thomas-Didyme M, Saint-Félicien V (including Rang Saint-Euzèbe and Saint-Méthode sector), Dolbeau V	12-08	12
Mistassini V, Sainte-Jeanne-d'Arc VL, Saint-Ludger-de-Milot M, Saint-Augustin P, Péribonka M, Notre-Dame-de-Lorette M, Saint-Stanislas M, Saint-Eugène M, Chute-des-Passes NO (Sainte-Élisabeth-de-Proulx sector)	12-09	12

Insurance of forage crops under the collective plan Zoning 1: Hay, wheat, oats barley and forage corn			
Zoning 2: Honey Zone descriptions	Zoning 1	Zoning 2	
Delisle M, L'Ascension-de-Notre-Seigneur P, Sainte-Monique M, Saint-Henri-de-Taillon M, Taché CT (including lots 27 to 41 of ranges 1, 2, 3 and lots 35 to 46 of ranges 4 à 8 inclusively)	12-10	12	
Saint-Mathias-sur-Richelieu M, Richelieu V, Notre-Dame-de-Bon-Secours M, Marieville V, Sainte-Marie-de-Monnoir P, Sainte-Angèle-de-Monnoir P, Rougemont VL, Saint-Michel-de-Rougemont P, Saint-Jean-Baptiste P, Mont-Saint-Hilaire V, Otterburn-Park V, Boucherville V, Longueuil V, Le Moyne V, Saint-Lambert V, Saint-Hubert V, Greenfield-Park V, Carignan V, Chambly V, Saint-Basile-le-Grand V, Saint-Bruno-de-Montarville V	14-01	14	
Iberville V, Saint-Athanase P, Mont-Saint-Grégoire M, Saint-Césaire P-V, Saint-Brigide-d'Iberville M	14-02	14	
Sainte-Anne-de-Sabrevois P, Saint-Alexandre M, Saint-Sébastien P, Henryville VL-M	14-03	14	
Notre-Dame-de-Stanbridge P, Saint-Pierre-de-Véronne-à-Pike-River M, Stanbridge-Station M, Noyan M, Saint-Armand M, Philipsburg VL, Venise-en-Québec M, Saint-Georges-de-Clarenceville M	14-04	14	
Bedford V-CT, Stranbridge CT, Cowansville V, Duham V, Frelighsburg M	14-05	14	
Saint-Paul-d'Abbotsford P, Saint-Ange-Gardien P, Farnham V, Rainville M, Sainte-Sabine P, Saint-Ignace-de-Stanbridge P, L'Ange-Gardien VL	14-06	14	
Saint-Luc V, L'Acadie M, Saint-Jean-sur-Richelieu V, Saint-Blaise-sur-Richelieu M, Saint-Valentin P, Saint-Paul-de-l'Île-aux-Noix P, Saint-Bernard-de-Lacolle P, Lacolle VL, Notre-Dame-du-Mont-Carmel P	14-07	14	
Insurance of forage crops under the collective plan			
Zoning 3: Grain corn Zone descriptions		Zoning 3	
Deschaillons VL, Deschaillons-sur-Saint-Laurent VL, Parisville P, Fortierville VL, Sainte-Philomène- de-Fortierville P, Sainte-Françoise M, Villeroy M, Notre-Dame-de-Lourde Plessisville P-V, Sainte-Sophie M, Sainte-Julie M, Laurierville VL, Lyster M, Val-Ala Sainte-Emmélie P, Saint-Janvier-de-Joly M, Saint-Édouard-de-Lotbinière P, Lotbinière Leclercville VL	s P, in M,	02-01	
Sainte-Croix P-VL, Notre-Dame-du-Sacré-Coeur-D'Issoudun P, Laurier-Station VL, S Flavien P-VL, Dosquet M, Saint-Antoine-de-Tilly M, Saint-Apollinaire M, Sainte-Aga Saint-Agapit M, Saint-Patrice-de-Beaurivage M, Saint-Narcisse-de-Beaurivage P, Saint-Sylvestre VL-P (including the part north of Route 216, namely: Rang Saint-Androuest du Chemin de Craig, Rang Est du Chemin de Craig, Rang Nord du Chemin Sain Beaurivage, Rang Sainte-Anne, Rang Saint-Philippe, Rang Saint-Martin, Rang Saint-Jacques), Saint-Nicolas V, Saint-Romuald V, Charny V, Saint-Rédempteur V, Saint-Jacques), Saint-Hélène-de-Breakeyville P, Saint-Étienne M, Saint-Henri M, Saide-Lauzon P, Saint-Bernard M, Saint-Elzéar M, Sainte-Marie V, Sainte-Marguerite P, Sainte-Hénédine P, Scott M, Saint-Isidore M, Saint-Anselme VL-P, Saint-Malachie P (Rang Longue Pointe Nord and Chemin de la Rivière Etchemin Nord-Est), Honfleur M, de-Bellechasse M, Saint-Gervais M, Saint-Charles-de-Bellechasse M, Saint-Étienne-de Lévis V, Pintendre M, Saint-Joseph-de-la-Pointe-de-Lévy P	the VL-P, t-Gilles P, ré, Rang te-Marie or ean and Rang sint-Jean- int-Lambert- Sainte-Claire M, including Saint-Lazare-	02-02	
Saint-Guillaume M, Saint-Bonaventure M, Saint-Pie-de-Guire P, Pierreville VL, Saint-Pierreville P, Notre-Dame-de-Pierreville P, Saint-François-du-Lac VL-P, Saint-David Est VL, Saint-Michel-d'Yamaska P (part east of Rivière Yamaska), Saint-Gérard-Maje Marcel-de-Richelieu P, Odanak RI	P, Yamaska-	04-01	

Insurance of forage crops under the collective plan Zoning 3: Grain corn	
Zone descriptions	Zoning 3
Bécancour V (including the Saint-Grégoire-Le-Grand sector), Sainte-Monique M, Grand-Saint-Esprit M, Nicolet V, Saint-Jean-Baptiste-de-Nicolet P, Nicolet-Sud M, La-Visitation-de-Yamaska P, Saint-Zéphirin-de-Courval P, Saint-Elphège P, Baie-du-Febvre M	04-02
Saint-Sylvère M, Sainte-Marie-de-Blandford M, Sainte-Sophie-de-Lévrard P, Sainte-Cécile-de- Lévrard P, Saint-Pierre-les-Becquets P, Bécancour V (including Gentilly, Sainte-Gertrude, Bécancour, Précieux-Sang and Sainte-Angèle-de-Laval sectors), Wôlinak RI	04-03
Wickham M, Saint-Germain-de-Grantham M, Drummondville V, Saint-Cyrille-de-Wendover M, Saint-Majorique-de-Grantham P, Saint-Edmond-de-Grantham P, Saint-Eugène M, Saint-Charles-de-Drummond M	04-04
Notre-Dame-du-Bon-Conseil VL-P, Sainte-Brigitte-des-Saults P, Saint-Joachin-de-Courval P, Saint-Célestin VL-M, Saint-Léonard-d'Aston M (including part west of Route 155), Sainte-Perpétue P	04-05
Princeville P-V, Lemieux M, Manseau VL, Saint-Joseph-de-Blandford P, Saint-Rémi-de-Tingwick P, Tingwick CT-V, Chesterville M, Chester-Est CT, Saint-Norbert, d'Arthabaska M, Norbertville VL, Saint-Christophe-d'Arthabaska P, Victoriaville V, Saint-Samuel P, Saint-Valère M, Saint-Rosaire P, Sainte-Anne-du-Sault P, Daveluyville M, Maddington CT, Saint-Louis-de-Blandford P, Trois-Lacs M, Sainte-Eulalie M, Aston-Jonction VL, Saint-Raphaël-Partie-Sud P, Saint-Wenceslas M, Saint-Léonard-d'Aston M (including part east of Route 155)	04-06
Kingsey Falls VL-M, Kingsey CT, Durham-Sud M, Lefebvre M, L'Avenir M, Saint-Lucien P, Saint-Nicéphore M	04-07
Warwick CT-V, Saint-Albert-de-Warwick P, Sainte-Élisabeth-de-Warwick P, Sainte-Séraphine P, Sainte-Clothilde-de-Horton P-VL, Saint-Jacques-de-Horton M	04-08
Saint-Valérien-de-Milton CT, Roxton-Falls VL, Roxton CT, Sainte-Cécile-de-Milton CT, Granby CT-V, Saint-Alphonse P, Bromont V, Brigham M, East-Farnham VL, Roxton Pond VL-P	05-01
Windsor V, Val-Joli M, Saint-Grégoire-de-Greenlay VL, Saint-François-Xavier-de-Brompton P, Saint-Denis-de-Brompton P, Bromptonville V, Brompton CT, Stoke M, Fleurimont V, Sherbrooke V, Omerville VL, Magog V-CT, Saint-Élie-d'Orford M, Rock Forest V, Deauville VL, Hatley CT-M North Hatley VL, Sainte-Catherine-de-Hatley M, Ayer's Cliff VL, Ascot Corner M, Ascot M, Lennoxville V, Waterville V, Compton-Station M, Compton M, Coaticook V, Barford CT, Dixville VL, Barnston CT, Stanstead V-CT, Stanstead-East M, Ogden M, Barnston-Ouest M	05-02
Sainte-Anne-de-Sorel P, Saint-Michel-d'Yamaska P (the part west of Rivière Yamaska), Yamaska VL, Saint-Robert P, Sorel V, Saint-Joseph-de-Sorel V, Tracy V, Saint-Roch-de-Richelieu P, Sainte-Victoire-de-Sorel P, Saint-Ours V, Saint-Bernard-Partie-Sud P, Saint-Jude M, Saint-Louis P, Saint-Aimé P, Massueville VL	06-01
Contrecoeur M, Saint-Antoine-sur-Richelieu M, Saint-Denis VL-P, Verchères VL, Calixa-Lavallée P, Varennes V, Saint-Amable M, Sainte-Julie V, Saint-Charles-sur-Richelieu M, Saint-Marc-sur-Richelieu M, Saint-Mathieu-de-Beloeil M, Beloeil V, McMasterville M	06-02
Saint-Hugues M, Saint-Barnabé-Sud M, Saint-Simon P, Saint-Hyacinthe-le-Confesseur P, La Présentation P, Saint-Thomas-d'Aquin P, Saint-Hyacinthe V, Notre-Dame-de-Saint-Hyacinthe P, Sainte-Rosalie VL-P	06-03
Sainte-Hélène-de-Bagot M, Saint-Nazaire-d'Acton P, Saint-Liboire M, Saint-Dominique M, Upton VL, Saint-Éphrem-d'Upton P, Saint-Théodore-d'Acton P, Saint-André d'Acton P, Acton-Vale V, Sainte-Christine P (excluding the lots of the cadastre of the Canton d'Ely)	06-04
Sainte-Madeleine VL, Sainte-Marie-Madeleine P, Saint-Damase VL-P, Saint-Pie VL-P	06-05

Insurance of forage crops under the collective plan Zoning 3: Grain corn	
Zone descriptions	Zoning 3
Pointe-Fortune VL, Rigaud M, Très-Saint-Rédempteur P, Sainte-Marthe M, Hudson V, Vaudreuil-Dorion V, Saint-Lazare P, L'Île-Cadieux V, Vaudreuil-sur-le-Lac VL, Terrasse-Vaudreuil M, L'Île-Perrot V, Notre-Dame-de-l'Île-Perrot P, Pincourt V, Pointe-des-Cascades VL, Les Cèdres M, Saint-Clet M, Coteau-du-Lac M, Sainte-Justine-de-Newton P, Saint-Télesphore P, Saint-Polycarpe M, Rivière-Beaudette M, Saint-Zotique VL, Les Coteaux M	07-01
Grande-Île M, Salaberry-de-Valleyfield V, Saint-Stanislas-de-Kostka P, Saint-Louis-de-Gonzague P, Saint-Timothée V, Saint-Étienne-de-Beauharnois M, Melocheville VL, Beauharnois V, Sainte-Martine M, Saint-Paul-de-Châteauguay M, Saint-Urbain-Premier P	07-02
Dundee CT, Saint-Anicet P, Sainte-Barbe P, Godmanchester CT, Huntingdon V, Elgin CT, Hinchinbrooke CT, Ormstown VL, Saint-Malachie-d'Ormstown P, Franklin M, Howick VL, Très-Saint-Sacrement P, Akwesasne RI	07-03
Kahnawake RI, Sainte-Catherine V, Brossard V, Saint-Constant V, Delson V, Candiac V, La Prairie V, Saint-Philippe M, Saint-Mathieu M, Saint-Isidore P, Mercier V, Châteauguay V, Léry V, Maple-Grove V, Saint-Jacques-le-Mineur P	07-04
Napierville VL, Saint-Cyprien-de-Napierville P, Saint-Rémi V, Saint-Michel P, Saint-Édouard P, Sainte-Clotilde-de-Châteauguay P, Saint-Patrice-de-Sherrington P, Hemmingford CT-VL, Saint-Jean-Chrysostome P, Saint-Chrysostome VL, Havelock CT	07-05
Rapide-des-Joachims M, Sheen-Esher-Aberdeen-et-Malakoff CU, Chichester CT, Chapeau VL, L'Isledes-Allumettes CT, l'Île-aux-Allumettes-Partie-Est CT, Waltham-et-Bryson CU (including only the Canton de Waltham), Mansfield-et-Pontefract CU (including only the Canton de Mansfield), Fort-Coulonge VL, Grand-Calumet CT, Litchfield CT, Campbell's-Bay VL, Bryson VL, Portage-du-Fort VL Shawville VL, Clarendon CT, Brystol CT, Pontiac M	08-01
Aylmer V, Hull V, Gatineau V, L'Ange-Gardien M, Buckingham V, Masson-Angers V, Lochaber-Patrie-Ouest CT, Lochaber CT, Thurso V, Plaisance M, Papineauville VL, Sainte-Angélique P (excluding Côte Saint-Amédée), Montebello VL, Fasset M, Mayo M, Cantley M, Chelsea M	08-02
Grenville VL-CT, Calumet VL, Brownsburg VL, Chatham CT, Lachute V, Saint-André-d'Argenteuil P, Carillon VL, Saint-André-Est VL	08-03
Saint-Placide M, Saint-Joseph-du-Lac P, Pointe-Calumet VL, Deux-Montagnes V, Sainte-Marthe-sur-le-Lac V, Saint-Eustache V, Mirabel V, Boisbriand V, Rosemère V, Sainte-Thérèse V, Lorraine V, Blainville V, Saint-Antoine V, Saint-Colomban P, Saint-Jérôme V, Bellefeuille P, New-Glasgow VL, Lafontaine VL, Sainte-Sophie M, La Plaine V, Sainte-Anne-des-Plaines V, Terrebonne V, Laval V, Bois-des-Filion V, Montréal V (including all the municipalities of the Communauté Urbaine de Montréal), Oka M-P, L'Île-Bizard V	10-01
L'Épiphanie V-P, Saint-Gérard-Majella P, Sainte-Marie-Salomée P, Saint-Jacques VL-P, Saint-Alexis VL-P, Sainte-Julienne P, Saint-Esprit P, Laurentides V, Saint-Lin M, Saint-Roch-Ouest M, Saint-Roch-de-l'Achigan P, Le Gardeur V, Charlemagne V, L'Assomption V, Saint-Sulpice P, Repentigny V, Mascouche V, Lachenaie V, Saint-Antoine-de-Lavaltrie P, Lavaltrie VL	10-02
Saint-Paul M, Joliette V, Saint-Thomas M, Saint-Pierre V, Saint-Charles-Borromée M, Saint-Ambroise-de-Kildare P, Sainte-Mélanie M, Saint-Félix-de-Valois P-VL, Saint-Cléophas P, Saint-Norbert P, Saint-Liguori P, Notre-Dame-des-Prairies M, Rawdon CT-VL, Sainte-Élisabeth P, Saint-Cuthbert P, Saint-Barthélemi P, Sainte-Geneviève-de-Berthier P, Berthierville V, La Visitation-de-l'Île-Dupas M, Saint-Ignace-de-Loyola P, Saint-Viateur P, Notre-Dame-de-Lourdes P, Sainte-Marcelline-de-Kildare M, Saint-Jean-de-Matha M, Lanoraie-d'Autray M, Saint-Joseph-de-Lanoraie P, Crabtree M, Sacré-Coeur-de-Crabtree M	

Insurance of forage crops under the collective plan	
Zoning 3: Grain corn	
Zone descriptions	Zoning 3
Yamachiche M, Pointe-du-Lac M, Trois-Rivières V, Trois-Rivières-Ouest V, Maskinongé VL, Saint-Joseph-de-Maskinongé P (excluding the north side of the concession of Pied de la Côte, i.e., only Chemin Grand Trompe-Souris and Route Petit Trompe-Souris), Louiseville V (excluding the concessions of Beauséjour, Carles, Carrières, Noël, Chacoura and Village des Gravel)	11-01
Saint-Prosper P, Batiscan M, Champlain M, Saint-Maurice P, Sainte-Marthe-du-Cap M, Cap-de-la-Madeleine V, Sainte-Anne-de-la-Pérade M	11-02
Charette M, Saint-Boniface-de-Shawinigan VL, Shawiningan-Sud V, Lac-à-Tortue M, Saint-Stanislas M, Sainte-Geneviève-de-Batiscan P, Saint-Luc-de-Vincennes M, Saint-Narcisse P, Saint-Louis-de-France V, Saint-Étienne-des-Grès P, Sainte-Angèle-de-Prémont M, Saint-Paulin M, Notre-Dame-du-Mont-Carmel P	11-03
Saint-Barnabé P, Saint-Sévère P, Saint-Léon-le-Grand P, Sainte-Ursule P, Saint-Justin P, Saint-Joseph-de-Maskinongé P (including the north side of the concession of Pied de la Côte, i.e., only Chemin Grand Trompe-Souris and Route Petit Trompe-Souris), Louiseville V (including the concessions of Beauséjour, Carles, Carrières, Noël, Chacoura and Village des Gravel)	
Saint-Mathias-sur-Richelieu M, Mont-Saint-Hilaire V, Otterburn-Park V, Saint-Jean-Baptiste P, Rougemont VL, Saint-Michel-de-Rougement P, Sainte-Angèle-de-Monnoir P, Sainte-Marie-de-Monnoir P, Marieville V, Notre-Dame-de-Bonsecours M, Richelieu V	14-01
Iberville V, Saint-Athanase P, Mont-Saint-Grégoire M, Saint-Alexandre M, Sainte-Brigide-d'Iberville M, Saint-Césaire P-V	14-02
Saint-Paul-d'Abbotsford P, L'Ange-Gardien VL, Saint-Ange-Gardien P, Farnham V, Rainville M, Sainte-Sabine P, Notre-Dame-de-Stanbridge P, Saint-Ignace-de-Stanbridge P, Bedford V-CT, Stanbridge CT, Cowansville V, Dunham V, Frelighsburg M, Saint-Armand M, Phillipsburg VL, Stanbridge-Station M	14-03
Sainte-Anne-de-Sabrevois P, Henryville VL-M, Saint-Sébastien P, Noyan M, Saint-Georges-de-Clarenceville M, Venise-en-Québec M, Saint-Pierre-de-Véronne-à-Pike-River M	14-04
Saint-Blaise-sur-Richelieu M, Saint-Valentin P, Saint-Paul-de-l'Île-aux-Noix P, Lacolle VL, Saint-Bernard-de-Lacolle P, Notre-Dame-du-Mont-Carmel P	14-05
Boucherville V, Longueuil V, LeMoyne V, Saint-Lambert V, Saint-Hubert V, Greenfield-Park V, Saint-Bruno-de-Montarville V, Saint-Basile-le-Grand V, Chambly V, Carignan V, Saint-Luc V, L'Acadie M, Saint-Jean-sur-Richelieu V	14-06

Legal status of Québec municipalities

C: CityCT: TownshipM: MunicipalityCU: United Township

V: Town
P: Parish
VL: Village

RI: Indian Reserve

NO: Unorganized Territory

N.B. The zone descriptions for region 09 are based on the cadastral limits of the townships.

Zoning	Crops insured
1	Hay, oats, barley, wheat and corn silage
2	Honey
3	Grain corn

026813

Gouvernement du Québec

O.C. 1548-96, 18 December 1996

Securities Act (R.S.Q., c. V-1.1)

Securities

- Amendments

Regulation to amend the Regulation respecting securities

WHEREAS under paragraph 1 of section 331 of the Securities Act (R.S.Q., c. V-1.1), the Government may, by regulation, prescribe the form of the documents and certificates provided for in that Act or the regulations as to both content and presentation;

WHEREAS the Commission des valeurs mobilières du Québec, together with the commissions of the other provinces, developed the System for Electronic Document Analysis and Retrieval (SEDAR), for the electronic transmission of documents required under the legislation respecting securities;

WHEREAS to allow the implementation of SEDAR, it is expedient to amend the Regulation respecting securities, made by Order in Council 660-83 dated 30 March 1983;

WHEREAS the implementation of SEDAR presents several advantages for persons subject to the obligation of filing, as well as for the professionals whose services they require, the public and the commissions;

WHEREAS under section 12 of the Regulations Act (R.S.Q., c. R-18.1), a proposed regulation may be made without having been published pursuant to section 8 of that Act, if the authority making it is of the opinion that the urgency of the situation requires it;

WHEREAS under section 18 of that Act, a regulation may come into force within a period shorter than the period provided for by section 17 where authority that made it is of the opinion that the urgency of the situation requires it;

WHEREAS under sections 13 and 18 of that Act, the reason justifying the absence of prior publication and such coming into force must be published with the regulation;

WHEREAS the urgency owing to the following circumstances justifies the absence of prior publication and such coming into force:

The implementation of SEDAR, a system in whose development the Commission des valeurs mobilières du Québec has participated with the other Canadian commissions, is scheduled for 1 January 1997 and must be coordinated throughout the provinces and territories so that all the persons subject to an obligation of filing may fully benefit from the advantages of SEDAR.

WHEREAS it is expedient to make the Regulation;

IT IS ORDERED, therefore, upon the recommendation of the Deputy Prime Minister and Minister of State for the Economy and Finance:

THAT the Regulation to amend the Regulation respecting securities, attached to this Order in Council, be made.

MICHEL CARPENTIER, Clerk of the Conseil exécutif