



# Your Tree Fruit and Grape Protection

## Why include Production Insurance for tree fruit and grapes in your business risk management plans?

*Production Insurance is an important part of a comprehensive suite of programs. The Production Insurance plans for tree fruit and grapes can provide compensation for unavoidable yield, quality, and tree/vine losses caused by weather, wildlife, pests and disease.*

### Affordable premiums

Your premium costs are shared with the government and are tax deductible.

### Peace of mind

You are compensated for production and tree/vine losses caused by perils beyond your control.

## Production Insurance gives you:

### Stable coverage

In an ever-changing, high-risk industry, plans are designed to provide stable and sustainable coverage you can rely on.

### Customized coverage

Coverage is based on your risks and your historical yields. When you change production capacity, your average yield is adjusted to match.

### Dependable collateral

You can access other credit options and may be eligible for other government programs like the Advance Payment Program, which provides cash advances through the Agricultural Credit Corporation.

## More ways to protect your fruit business

It's important that you carefully consider all the risks your farm faces. The federal and provincial governments provide a comprehensive suite of business risk management programs to help mitigate these risks. You can maximize your coverage by enrolling in these programs. Different programs cover different risks:

***AgriStability*** compensates you for unexpected, large declines in income.

It protects your farm income as a whole instead of one commodity at a time.

It's an affordable option – you get coverage for a low fee of \$315 for every \$100,000 of reference margin. You receive a payment if your farming income falls below 70 per cent of your farm's recent average income.

***AgrInvest*** compensates you for small declines in income or allows you to make investments to reduce your farm's risk. You can receive a matching government contribution based on your annual deposits into an AgrInvest account. Your deposit is a percentage of your allowable net sales.

***SDRM: Edible Horticulture*** compensates you for general farm losses or expenses. You receive a government contribution based on your annual deposit into an SDRM account. Your maximum deposit is a percentage of your allowable net sales. The SDRM plan is part of Ontario's Risk Management Program (RMP) and is funded solely by the province.

### Contact us

1-888-247-4999

Fax: 519-826-4118

TTY: 1-877-275-1380

Accessible formats available

**[agricorp.com](http://agricorp.com)**

[contact@agricorp.com](mailto:contact@agricorp.com)

Monday to Friday, 7 a.m. to 5 p.m.

Version française disponible