



## Business Risk Management Programs for Fresh Market Vegetables

### Feature Sheet

*Agricorp is a provincial Crown agency that delivers business risk management programs to Ontario agricultural producers on behalf of provincial and federal governments.*

### Choosing the right coverage for your business

When making decisions about program coverage for the year ahead, it's important to 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:

The risks	Program options
Low yields and crop losses caused by weather, wildlife, insect infestation and disease	<p><b>Production Insurance</b> – Production Insurance covers yield reductions and production losses caused by adverse weather, disease, wildlife and insect infestation. Plans are available for more than 100 commodities. Fresh market vegetables producers have two plan options: yield-based coverage or acreage-loss coverage. For yield-based coverage, producers receive a payment when an insured peril causes their yield to fall below their guaranteed production on all acres. For acreage-loss coverage, producers receive a payment when an insured peril causes severe yield reductions, on an acre-by-acre basis. Production Insurance is funded by federal and provincial governments.</p> <p><b>Enrolment date:</b> Spring, for most plans</p>
Unexpected, large declines of income	<p><b>AgriStability</b> – AgriStability covers large margin declines caused by adverse market conditions, production losses or increased production costs. If a producer's margin falls below 70 per cent of their recent average, AgriStability helps to offset the difference. AgriStability is funded by federal and provincial governments.</p> <p><b>Enrolment date:</b> April 30</p>
General farm losses or expenses	<p><b>SDRM: Edible Horticulture</b> – The self-directed risk management (SDRM) plan for edible horticulture covers general farm losses and expenses. Ontario producers of edible horticulture crops can deposit a percentage of their allowable net sales into an SDRM account, and the provincial government contributes to the account. SDRM: Edible Horticulture is part of the Risk Management Program and is funded by the Government of Ontario.</p> <p><b>Enrolment date:</b> Starting in September</p>
Small declines in income	<p><b>AgriInvest</b> – AgriInvest covers small margin declines and allows producers to make investments to help reduce their farm's risk. Producers can deposit up to 100 per cent of their allowable net sales into a bank account, and the government adds to their contribution. Producers can withdraw funds at any time. AgriInvest is funded by federal and provincial governments and is delivered in Ontario by Agriculture and Agri-Food Canada.</p> <p><b>Enrolment date:</b> September 30</p>

## Which crops are covered under each program?

Crop	Production Insurance				AgriStability	SDRM	AgriInvest
	Yield-based	Acreage Loss plans					
		Fruit	Leafy	Root			
Asparagus	•				•	•	•
Bok choy			•		•	•	•
Broad beans					•	•	•
Broccoli			•		•	•	•
Brussels sprouts			•		•	•	•
Cabbage			•		•	•	•
Carrots	•			•	•	•	•
Cauliflower			•		•	•	•
Celeriac				•	•	•	•
Celery			•		•	•	•
Chinese cabbage			•		•	•	•
Cucumbers		•			•	•	•
Eggplant		•			•	•	•
French shallots				•	•	•	•
Garlic				•	•	•	•
Gai lan			•		•	•	•
Green and wax beans					•	•	•
Green onions				•	•	•	•
Green peas					•	•	•
Kale			•		•	•	•
Leeks				•	•	•	•
Lettuce			•		•	•	•
Melons		•			•	•	•
Mesclun			•		•	•	•
Mustard greens			•		•	•	•
Onions, seed	•				•	•	•
Onions, set	•				•	•	•
Onions, Spanish	•			•	•	•	•
Onions, yellow	•			•	•	•	•
Peppers, banana	•	•			•	•	•

Crop	Production Insurance					AgriStability	SDRM	AgriInvest
	Yield-based	Acreage Loss plans						
		Fruit	Leafy	Root	Other			
Peppers, bell	•	•				•	•	•
Peppers, specialty		•				•	•	•
Parsnips				•		•	•	•
Potatoes	•					•	•	•
Pumpkins		•				•	•	•
Radishes				•		•	•	•
Red beets				•		•	•	•
Rutabagas	•			•		•	•	•
Spinach			•			•	•	•
Squash		•				•	•	•
Sweet corn					•	•	•	•
Sweet potatoes				•		•	•	•
Tomatoes		•				•	•	•
Turnips				•		•	•	•
Watermelons		•				•	•	•
Yu choy			•			•	•	•
Zucchini		•				•	•	•

To learn more about fresh market vegetable plans and which plan type is best for your farm business, visit [agricorp.com](http://agricorp.com) or call 1-888-247-4999.

**Errors and omissions excepted.**

Agricorp reserves the right to make corrections if there are any errors or omissions on this feature sheet. For specific legal obligations of Production Insurance, consult the *Contract of insurance, Terms and conditions*. For details on the collection of information and treatment of records, refer to Part I, Section I of the Contract.

This feature sheet is for informational purposes only. It is not part of the *Contract of Insurance*.

**Contact us**

1-888-247-4999

Fax: 519-826-4118

TTY: 1-877-275-1380

Accessible formats available

**agricorp.com**

contact@agricorp.com

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

Version française disponible