**BRM/Safety Nets Programs for Fruit & Veg / Edible Hort**

# A qr code with a dinosaur AI-generated content may be incorrect.Self-Directed Risk Management Program (SDRM)

Ontario's SDRM program helps producers manage risks beyond their control, like fluctuating costs and market prices. Increases to program payments are scheduled for 2025, 2026 and 2027.

# A qr code with a dinosaur AI-generated content may be incorrect.Crop Insurance / Production Insurance

Production Insurance covers production losses and yield reductions caused by insured perils. Depending on the plan, coverage is available on a total-yield or acreage-loss basis. Producers can choose the type and level of coverage that best meets their needs.

# A qr code with a dinosaur AI-generated content may be incorrect.AgriStability

AgriStability covers large margin declines caused by production loss (particularly relevant if your crop doesn’t have crop insurance), increased costs or market conditions. If a producer’s margin falls below 70 per cent of their recent average, AgriStability helps to offset the difference.  AgriStability enrolment can satisfy your security requirements for the Advance Payments Program, even if your farm does not use crop insurance.

# AgriInvest

AgriInvest is a savings account that producers can use to either cover small income declines or support other investments. Each year, producers can deposit up to 1 per cent of their Allowable Net Sales (ANS) into a bank account and receive a matching government contribution. Producers can withdraw funds at any time.

# A qr code with a dinosaur AI-generated content may be incorrect.Advance Payments Program (APP)

The APP program supports the provision of cash advances to producers across Canada. Eligible farms can receive up to $100,000 interest-free in the 2025 Program Year, with an additional $900,000 available at Prime Interest Rate, for a total of $1,000,000.