



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Fresh Tomatoes

California

Crop Insured

Transplanted tomatoes planted for harvest as fresh market tomatoes. Cherry, Grape, Roma and Plum tomatoes are insurable when planted for harvest as fresh market tomatoes.

Counties Available

Fresh Tomatoes are insurable in Fresno, Kern, Kings, Merced, Monterey, San Joaquin and Stanislaus counties. Fresh Tomato crops in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire
Insects³
Plant disease³
Wildlife⁴

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³But not damage due to insufficient or improper application of control measures.

⁴Unless wildlife control measures have not been taken.

Insurance Period

Insurance (on a per acre basis) attaches when tomatoes are planted and ends the earliest of:

- Total destruction of tomatoes;
- Discontinuance of harvest;
- The date harvest should have started on any acreage, which was not harvested;
- 120 days after the date of transplanting or replanting;
- Final adjustment of a loss
- Completion of harvest
- October 31

Important Dates

Sales Closing January 31
Final Planting Date June 30/July 15
Acreage Report Due July 15/ July 31
*See an agent for dates in your county

Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on a grower's production history. Each grower's approved average yield is calculated from 4 to 10 years of production records provided to an insurance agent. Producers can select a level of coverage ranging from 50 to 75 percent of their approved average yield and 55 to 100 percent of a price announced by USDA. Catastrophic (CAT) coverage based on 50 percent of their approved yield and 55 percent of the price.

Price Election Price used to calculate your premium and indemnity: \$ 5.00 per carton

Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent or your local county FSA office for an agent listing

Loss Example

Example assumes 75-percent coverage, and 100-percent price election of \$5.00/carton and an average yield of 800 cartons per acre and 100-percent share. Based on San Joaquin County rates.

800	Cartons per acre average yield (APH)
<u>x .75</u>	Coverage level percentage
600	Cartons per acre guarantee
<u>- 453</u>	Cartons per acre actually produced
147	Cartons per acre loss
<u>x \$5.00</u>	Price election
\$735.00	Gross indemnity per acre

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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