



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Plums

California

Crop Insured

The crop insured will be all the plums, including interspecific plums (pluots) in the county for which a premium rate is provided by the actuarial documents. In which you have a share:

- That are irrigated
- That have produced an average of at least 200 lugs per acre in at least one of the three most recent actual production history crop years;
- That has reached at least the fifth growing season after set out.

Counties Available

Plums are insurable in Fresno, Kern, Kings, Madera, Merced, Placer and Tulare counties. Plums 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
 Fire⁴
 Insects³
 Plant disease³
 Wildlife⁵

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 weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁵Unless wildlife control measures have not been taken.

Important Dates

Sales ClosingJanuary 31
 Acreage Report DueMarch 1

Insurance Period

Coverage begins for each crop year on February 1, following our inspection and determination of acceptability and ends at the earliest of the following,

- Total destruction of the insured crop on the unit;
- Harvest of the unit;
- Final adjustment of a loss on a unit;
- September 30 of the crop year
- Abandonment of the crop on the unit

Coverage Levels and Premium Subsidies

The individual amount of insurance is based on a grower's production history. Each grower's approved average yield is calculated from 4-10 years of production records provided to an insurance agent. Producers can select a level of coverage from 50 to 75 percent of their approved average yield and 55 to 100 percent of a price announced by USDA, or 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:

- \$10.05 per lug for early season varieties
- \$ 5.45 per lug for mid season varieties
- \$ 6.30 per lug for late season varieties

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 premium being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about amounts of coverage and premiums, please contact a crop insurance agent or the county FSA office for an agent listing.

Loss Example

Based on average yield of 425 lug per acre for the **early season varietal group**, 75-percent coverage level, irrigated practice, and one basic unit, 100-percent share.

425	Lugs per acre average yield (APH)
x .75	Coverage level
319	Lugs per acre guarantee
- 230	Lugs per acre actually produced
89	Lugs per acre loss
x 10.05	Price election (at 100%)
\$ 894.45	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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