



United States Department of Agriculture
Risk Management Agency

December 2010

2011 COMMODITY INSURANCE FACT SHEET

Apples

Utah

Crop Insured

- Any variety of apples adapted to the area, and
- Produces at least 250 boxes (10 bins) per acre.
- An orchard inspection may be required.

Counties Available

Box Elder Utah

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
 Fire³
 Insects⁴
 Plant disease⁴
 Wildlife⁵

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

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

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

⁵Unless wildlife control measures have not been taken.

Insurance Period

Coverage normally begins on November 21 for the first year of insurance and on November 6 in subsequent years. Coverage ends at the earliest of:

- Total destruction of the crop
- Harvest of the crop
- Final adjustment of a claim
- Abandonment of the crop
- November 5th All other apple varieties
- November 10th Fuji variety

Important Dates

Sales Closing November 20
 Acreage Report Due January 15

Options

Option - You may insure your fresh apples with optional units by varietal group. In lieu of the fresh price below, price elections are as follows:

Coverage Levels and Price Elections

Varietal Group	Varieties	Price Election
A	Braeburn, Cameo, Crispin, Fuji, Gala, Honeycrisp, Jonagold, Macoun, Cripps Pink (Pink Lady), Royal Gala and Sommerfeld	\$15.30
B	All other apple varieties not specified in Group A	\$9.00

Coverage levels range from 50 to 75 percent of your average yield. **Catastrophic (CAT)** coverage level is fixed at **50** percent of your average yield and **55** percent of the price election.

Price Election : The price used to calculate your premium or indemnity:

Fresh: **\$11.75** per box
 Processing: **\$2.85** per box
 Varietal Group A: **\$15.30** per box
 Varietal Group B: **\$9.00** per box

Cost of Crop Insurance

CAT coverage:

- An application fee of \$300 per crop/county and
- 100 percent of the premium being subsidized.

Higher coverage levels:

- Premiums subsidized at lower rates but USDA pays at least 50 percent of the premium.
- Administrative Fee: \$30

For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

Loss Example

Example assumes 100-percent price election of \$11.75 per box, an average yield of 500 boxes per acre, 65-percent coverage, and 100-percent share.

500	Boxes per acre average yield (APH)
x .65	Coverage level percentage
325	Boxes per acre guarantee
- 200	Boxes per acre actually produced
125	Boxes per acre loss
x \$11.75	Price election
\$ 1,469.00	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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