



United States Department of Agriculture  
Risk Management Agency

June 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Fresh Freestone Peaches

## Utah

### Crop Insured

All acreage of fresh freestone peaches are insurable if:

- Are at least 200 lugs per acre (25 pounds per lug) in at least 1 of the last 4 years;
- Must have reached at least the fifth growing season after set out; or
- If the orchard doesn't meet these criteria then the company can inspect and agree, in writing, to insure.

### Counties Available

Fresh freestone peaches are insurable in Utah county. Fresh freestone peaches in other counties may be insurable by written agreement if specific criteria are met.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
 Failure of irrigation water supply<sup>2</sup>  
 Fire<sup>3</sup>  
 Insects<sup>4</sup>  
 Plant disease<sup>4</sup>  
 Wildlife

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

<sup>4</sup>But not damage due to insufficient or improper application of control measures.

### Important Dates

Sales Closing..... November 20  
 Acreage Report Due..... January 15

### Insurance Period

Coverage begins for each crop year on November 21. The calendar date for the end of the insurance period for each crop year is September 30.

### Coverage Levels and Premium Subsidies

Coverage is measured in lugs of fresh fruit and is based on your production history. You can choose a coverage level from 50 to 75 percent of your approved average yield and 50 to 100 percent of a price announced by USDA. Catastrophic Risk Protection (CAT) coverage is also available and is based on 50 percent of your approved yield and 55 percent of the price.

### Price Election

The price used to calculate your premium and indemnity.

**\$7.30 per lug**

### Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. You will have to pay a \$30 application fee for higher premium amounts. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

### Loss Example

Assume 65-percent coverage, an average yield of 230 lugs per acre, and 100-percent share.

230	Lugs per acre average yield
x .65	Coverage level percentage
150	Lugs per acre guarantee
- 100	Lugs per acre actually produced
50	Lugs per acre loss
x \$7.30	Price election
<b>\$365</b>	<b>Gross indemnity per acre</b>

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

## Regional Contact

### USDA/Risk Management Agency

Davis Regional Office

430 G Street, # 4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

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