



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 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 Tomatoes 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 conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Wildlife<sup>4</sup>

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

<sup>4</sup>Unless wildlife control measures have not been taken.

### 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*

### Insurance Period

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

- 1) Total destruction of tomatoes;
- 2) Discontinuance of harvest;
- 3) The date harvest should have started on any acreage, which was not harvested;
- 4) 120 days after the date of transplanting or replanting;

- 5) Final adjustment of a loss;
- 6) Completion of harvest; or
- 7) October 31.

### Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you give to your insurance agent. You can select a level of coverage from 50 to 75 percent of your approved average yield and 55 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

Price used to calculate your premium and indemnity.

Fresh Tomatoes.....\$ 5.65 per carton

### 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. 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 75-percent coverage, 100-percent price election of \$5.65 per carton, an average yield of 800 carton per acre, and 100 percent share (based on San Joaquin County rates).

|                 |                                    |
|-----------------|------------------------------------|
| 800             | Cartons per acre average yield     |
| <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 \$5.65</u> | Price election                     |
| <b>\$830.55</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  
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