

Davis Regional Office - Davis, CA

Revised January 2014

Apples

California

Crop Insured

Insured apples are any variety of apples adapted to the area and located on insurable acreage that has already produced at least 250 boxes (a box is equal to 35 pounds) or 10 bins per acre. An orchard inspection may be required before coverage begins.

Fresh apples or processing apple types are available for insurance in the county. For fresh production, at least 50 percent of the production is sold fresh in one or more of the four most recent crop years.

Counties Available

Apples are insurable in Butte, Contra Costa, El Dorado, Fresno, Kern, Kings, Madera, Mendocino, Merced, Monterey, Sacramento, San Benito, San Bernardino, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Tuolumne, Ventura, Yolo and Yuba counties. Apples in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

For the application year, coverage will begin on February 1. After the first year, insurance attaches the

day after the end of insurance. Coverage ends with the earliest occurrence of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop;
- November 10 for Fuji;
- November 20 for Cripps Pink (Pink Lady); or
- November 5 for all other varieties.

Important Dates

Sales Closing/Cancellation.....	January 31, 2014
Acreage/Production Reporting....	March 15, 2014
Premium Billing.....	August 15, 2014
Termination.....	January 31, 2015

Insurance Units

Basic Unit - A basic unit includes all your apple acreage in the county by share arrangement.

Optional Units - A basic unit may be divided into optional units if each optional unit is:

- Located on non-contiguous land; or
- By varietal group.

Varietal Groups are Defined as:

- Varietal Group A - Ambrosia, Braeburn, Cameo, Crispin, Fuji, Gala, Honeycrisp, Jonagold, Macoun, Cripps Pink (Pink Lady), and Sommerfeld.
- Varietal Group B - All other apple varieties not specified in Group A.

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on past production and the guarantee is measured in 35-pound boxes. Your insurance agent will ask you to provide up to 5 years of production history from which your average yield can be calculated. Coverage levels range from 50 to 75 percent of your approved yield.

Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50-percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Price Election

The price used to calculate your premium and indemnity.

Fresh.....	\$13.30 per box
Processing	\$3.20 per box
Varietal Group A.....	\$16.00 per box
Varietal Group B	\$8.55 per box

Options

Optional Coverage for Fresh Fruit Quality Adjustment

Additional protection is available for loss of quality (as result of natural perils) to apples grown for fresh fruit that do not grade U.S. Fancy or better:

- This option may be applied only to apple acreage designated and certified for fresh fruit production on your acreage report;
- This option is not available under a catastrophic coverage policy; and
- The price used to calculate your premium or indemnity is used to calculate quality loss.

Loss Example

Assume a fresh type, 100-percent price election of \$13.30 per box, an average yield of 500 boxes per acre, 65-percent coverage, and 100-percent share.

$$\begin{array}{r}
 500 \text{ Boxes per acre average yield (APH)} \\
 \times 0.65 \text{ Coverage level percentage} \\
 \hline
 325 \text{ Boxes per acre guarantee} \\
 - 200 \text{ Boxes per acre actually produced} \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 125 \text{ Boxes per acre loss} \\
 \times \$13.30 \text{ Price election} \\
 \hline
 \$ 665 \text{ Indemnity per acre}
 \end{array}$$

Price used above is for example only. Contact a crop insurance agent for current information.

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 at all USDA service centers and on the RMA website at:

www3.rma.usda.gov/apps/agents/.

Contact Us

USDA/RMA

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