Actual Revenue History Cherries

Utah

Crop Insured

All varieties of sweet or processing tart cherry types are insurable that are adapted to the area, are irrigated, and produced at least 2,000 pounds of sweet cherries per acre in one of the three previous crop years or 4,900 pounds of processing tart cherries per acre in one of the five previous crop years after grafted or set-out. You must insure all your cherry acreage in the county at the same coverage level.

Counties Available

Cherries are insurable only in Utah County. Other counties are not insurable at this time.

Causes of Loss

You are protected against the following:

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

Insurance Period

Coverage begins on November 21 (except for the first year). After the first year, continuous coverage begins September 1 and ends in the calendar year in which cherries are:

- Normally harvested, or August 31 for physical damage; or
- January 15 for inadequate price.

Important Dates

Sales Closing/Cancellation…..November 20, 2013
Acreage/Production Reporting….January 15, 2014
Premium Billing………......……...August 15, 2014
Termination…………...……...November 20, 2014

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved revenue. 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					
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.

Insurance Plans

Utah cherries are insured under a Actual Revenue History (ARH) policy, which protects you against losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. Your revenue is determined after harvest at the point of first delivery.

Loss Example

Assume 75-percent coverage, a payment factor of 1.00, an approved revenue of $5,410 per acre, 100-percent share, and an insurance amount of $4,058 per acre. You market 3,200 lbs. of fresh cherries per acre and receives $1.15 per pound net.

$5,410	Approved Revenue
x .75	Coverage Level
x 1.00	Payment Factor
$4,058	Amount of Insurance
3,200	Pounds
x $1.15	Per pound net price
$3,680	Revenue to count
$4,058	Amount of Insurance
- $3,680	Revenue to Count
$378	
x 1.0	Payment Factor
$378	**Indemnity per acre**

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

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