

Davis Regional Office — Davis, CA

Revised January 2015

Pears

California

Crop Insured

All pear types designated in the Special Provisions of Insurance for the county are insurable if:

- Grown for fresh market or processing;
- Adapted to the area; and
- Crop has produced an average of at least 5 tons per acre in at least 1 of the 4 previous crop years, unless the Special Provisions or a written agreement establishes a lower production level.

Counties Available

Pears are insurable in El Dorado, Lake, Mendocino, Sacramento, San Joaquin, Solano, Sutter, Yolo, and Yuba counties. Pears 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;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins 10 days after submitting a completed application for the first year and February 1 of each crop year after that. Coverage ends the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;

- Abandonment of the crop;
- Calendar date for end of insurance period
September 15 for Green Bartlett (189), Summer and Fall (489); or
- October 15 for Winter (389).

Important Dates

Sales Closing/Cancellation.....January 31, 2015
Acreage Reporting.....March 15, 2015
Premium Billing.....August 15, 2015
Termination.....January 31, 2016

Coverage Levels and Premium Subsidies

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					
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 determine your premium and indemnity.

Green Bartlett.....\$263 per ton
Winter, Summer and Fall.....\$495 per ton

Loss Example

Assume an average yield of 25 tons per acre, 75-percent coverage level, one basic unit, price election of \$263 per ton, and 100 percent share on the Green Bartlett variety.

25	Tons per acre average yield (APH)
x 0.75	Coverage level
18.75	Tons per acre guarantee
- 10	Tons per acre actually produced
8.75	Tons per acre loss
x \$263	Price election (at 100 percent)
\$2,301	Gross indemnity per acre

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

Davis Regional Office

430 G Street, #4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: rsoca@rma.usda.gov

Download Copies from the Web

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