

Davis Regional Office — Davis, CA

Revised March 2015

Stonefruit

California

Crop Insured

Seven types of stonefruit, designated by their intended use, are insurable if:

- They are fresh and processing apricots;
- They are fresh and processing freestone peaches;
- They are fresh nectarines;
- They are cling peaches for processing and;
- They are fresh plums.

You must insure all your acreage of a particular type of stonefruit in a county. However, since each type is insured separately, one type can be insured and not another.

Counties Available

Stonefruit is insurable in Butte, Contra Costa, Fresno, Kern, Kings, Madera, Merced, San Benito, San Joaquin, Santa Clara, Solano, Stanislaus, Sutter, Tulare, Yolo and Yuba counties. Stonefruit 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; and
- Wildlife.

Insurance Period

Coverage begins on February 1 for each crop year.
Coverage ends at the end of the insurance period on:

- July 31 for all apricots; or
- September 30 for all nectarines and peaches.

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					
	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 Apricots.....\$12.10 per lug
Processing Apricots.....\$318 per ton

Fresh Nectarines	
Early	\$11.30 per lug
Mid	\$7.20 per lug
Late	\$7.40 per lug
Cling Peaches	
Extra early.....	\$433 per ton
Non-extra early.....	\$378 per ton
Fresh Freestone Peaches	
Early.....	\$10.35 per lug
Mid	\$7.40 per lug
Late	\$8.00 per lug
Processing Freestone.....	\$246 per ton
Fresh Plum	
Early.....	\$9.85 per lug
Mid	\$7.70 per lug
Late	\$8.10 per lug

Loss Example

Assume 65-percent coverage level, \$318 per ton price election, a yield of 8.0 tons per acre, and 100-percent share for Processing Apricots.

8.0	Tons per acre average yield
<u>x 0.65</u>	Coverage level percentage
5.2	Tons per acre guarantee
<u>- 2.0</u>	Tons per acre actually produced
3.2	Tons per acre loss
<u>x \$318</u>	Price election
\$1,018	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

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