

## Davis Regional Office — Davis, CA

Revised March 2015

# Tropical Fruit Pilot - Banana Hawaii

### Crop Insured

All banana fruit is insurable if:

- Grown for fresh market;
- You have a share;
- A premium rate is provided by the actuarial documents;
- Grown to produce a crop intended to be sold for human consumption;
- RMA inspects and approves the orchard; and
- It is set out prior to June 1 of each crop year.

Banana tree age will be determined on May 31 according to the following table.

Year	Months After Set Out
1	≤ 12
2	13 - 24
3	25 - 36
4	37+

### Counties Available

Tropical fruits are insurable in Hawaii, Honolulu, Kauai, and Maui counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Destruction of trees, if authorized by the insurance provider to contain the spread of disease;
- Disease, but not damage due to insufficient or improper application of control measures;
- Earthquake;
- Fire, unless weeds and undergrowth are not controlled;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;

- Tsunami;
- Volcanic eruption; or
- Wildlife, unless recommended wildlife control measures have not been taken.

### Insurance Period

Insurance begins June 1 for carryover policies and 30 days after we receive your application for new policies, but no earlier than June 1. The insurance period ends with the earliest occurrence of one of the following:

- May 31 of the following crop year; or
- Our determination of the total destruction of insured crop on the unit.

### Important Dates

Sales Closing/Cancellation.....May 31, 2015  
Acreage Reporting.....July 15, 2015  
Premium Billing.....March 1, 2016  
Termination.....May 31, 2016

### Coverage Levels and Premium Subsidies

Yields are based on actual production records you report to your insurance agent. 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.

Cavendish.....\$0.439 per pound  
Brazilian.....\$0.629 per pound

### Loss Example

Assume 65-percent coverage, 100 percent price election of \$0.439 per pound, an average yield of 16,000 pounds per acre, and 100 percent share in the county.

16,000	Pounds per acre average yield
<u>x 0.65</u>	Coverage level percentage
10,400	Pounds per acre guarantee
<u>- 6,000</u>	Pounds per acre actually produced
4,400	Pounds per acre loss
<u>x \$.439</u>	Price election, per pound
<b>\$1,932</b>	<b>Gross indemnity per acre</b>

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/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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