

Davis Regional Office — Davis, CA

Revised November 2014

Actual Revenue History Cherries

Utah

Crop Insured

All varieties of sweet or processing tart cherry types are insurable if;

- They are adapted to the area;
- They are irrigated; and
- They have 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. For example, you could insure all of your sweet cherries and none of your tart cherries. If you choose to insure both kinds of cherries, they may be insured at separate coverage levels; however, two administrative fees will apply.

Counties Available

Cherries are insurable only in Utah County. Other counties are not insurable at this time. Contact a crop insurance agent for more details.

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 for the crop year the policy is initially applied for, or the year following a break in

continuity of coverage on:

- The later of 10 days after a properly completed application is received; or
- November 21, unless we inspect the acreage during the 10 day period and determine it does not meet insurability requirements.

For each subsequent crop year (after the first year) the policy remains continuously in force immediately following the end of the insurance period for physical damage for the prior crop year.

Coverage ends the earliest occurrence of one of the following:

- Harvest of the unit;
- Total destruction of the crop on the unit;
- Final adjustment of a loss on a unit;
- Abandonment of the crop on the unit;
- August 15 for tart cherries;
- August 31 for sweet cherries; or
- January 15 for inadequate price.

Important Dates

Sales Closing/Cancellation.....	November 20, 2014
Acreage Reporting.....	January 15, 2015
Premium Billing.....	August 15, 2015
Termination.....	November 20, 2015

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					
	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 Coverage Endorsement

The Catastrophic Risk Protection (CAT) coverage level is not available with this insurance plan.

Administrative Fees

\$30 per type of cherry (sweet or tart) per county.

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 receive \$1.15 per pound net.

\$ 5,410	Approved Revenue
x 0.75	Coverage Level
<u>x 1.00</u>	Payment Factor
\$ 4,058	Amount of Insurance
3,200	Pounds
<u>x \$1.15</u>	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
<u>\$ 378</u>	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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