

Davis Regional Office — Davis, CA

Revised March 2015

Fresh Freestone Peaches

Utah

Crop Insured

Fresh freestone peaches are insurable if:

- There are at least 200 lugs per acre (25 pounds per lug) in at least 1 of the last 4 years; and
- The crop has reached at least the fifth growing season after set out.

However, if the orchard does not meet the minimum production requirement then the company can inspect and agree, in writing, to insure.

Counties Available

Fresh freestone peaches are insurable in Utah County only. Fresh freestone peaches 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;
- 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; and
- Wildlife.

Insurance Period

Coverage begins for each crop year on February 1 and ends on September 30.

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 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.

Loss Example

Assume 65-percent coverage, an average yield of 230 lugs per acre, and 100-percent share.

| | |
|-----------------|---------------------------------|
| 230 | Lugs per acre average yield |
| <u>x 0.65</u> | Coverage level percentage |
| 150 | Lugs per acre guarantee |
| <u>- 100</u> | Lugs per acre actually produced |
| 50 | Lugs per acre loss |
| <u>x \$9.00</u> | Price election |
| \$450 | 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

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