

Davis Regional Office — Davis, CA

Revised November 2014

Avocado

California

Crop Insured

All commercially grown Hass and Lamb-Hass avocados are insurable in the county if:

- The crop is irrigated; and
- The crop has reached the sixth growing season after being set out, or has produced at least 2,000 pounds of avocados an acre.

The grove may also be subject to an inspection to determine its insurability.

Counties Available

Avocados are insurable in Orange, Riverside, San Luis Obispo, Santa Barbara, San Diego and Ventura counties.

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;
- Volcanic eruption; or
- Wildlife.

Insurance Period

The avocado crop is insured for a 2-year period, for example, from December 1, 2014 through October 31, 2016. The insurance period can end earlier due to:

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

Important Dates

Sales Closing/Cancellation.....November 30, 2014
Acreage Reporting.....January 15, 2015
Premium Billing.....August 15, 2015
Termination.....November 30, 2015

Coverage Levels and Premium Subsidies

The guarantee is based on your production history. You will be asked to provide 4 to 10 years of production records to your agent. When you first apply for insurance you must certify your production records for at least the most recently completed crop year. 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. 2016 Price Elections:

Conventional.....\$0.82 per pound
Organic.....\$1.10 per pound

Loss Example

Assume an APH yield of 8,000 pounds per acre, 65-percent coverage level, 100 percent of the price election of \$0.82 per pound, and 100 percent share.

8,000	Pounds per acre average yield (APH)
<u>x 0.65</u>	Coverage level percentage
5,200	Pounds per acre guarantee
<u>- 4,000</u>	Pounds per acre actually produced
1,200	Pounds per acre loss
<u>x \$0.82</u>	Price election
\$ 984	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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