

## Davis Regional Office — Davis, CA

Revised April 2016

# Prunes

## California

### Crop Insured

All prunes in the county are insurable if:

- A premium rate is provided by the actuarial documents;
- You have a share;
- Grown for the production of natural condition prunes;
- Grown in an orchard that, if inspected, RMA considers acceptable; and
- Grown on trees that have reached at least the seventh growing season.

### Counties Available

Prunes are insurable in Butte, Colusa, Fresno, Glenn, Madera, Merced, Santa Clara, Solano, Sonoma, Sutter, Tehama, Tulare, Yolo, and Yuba counties. Prunes in other counties may be insurable by written agreement if specific criteria are met. Contact an 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; or
- Wildlife.

### Insurance Period

For the year of application, coverage begins on March 1. For each subsequent crop year the coverage begins on February 1. The end of the insurance period for each crop year is October 1.

### Important Dates

Sales Closing/Cancellation.....January 31, 2016  
Acreage Reporting.....March 15, 2016  
Premium Billing.....August 15, 2016  
Termination.....January 31, 2017

### Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your approved yield. You will be asked to provide 4 to 10 years of actual yield history that will be used to calculate your average yield. 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.

Prunes.....\$1,900 per ton

### Loss Example

Assume 65-percent coverage, 100 percent price election of \$1,900 per ton, an average yield of 2 tons per acre, and 100 percent share.

2.0	Tons per acre average yield
x 0.65	Coverage level
1.3	Tons per acre guarantee
- .5	Tons per acre actually produced
0.8	Tons per acre loss
x \$1,900	Price election per ton (at 100 percent)
<b>\$1,520</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: [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

USDA/RMA  
 Davis Regional Office  
 430 G Street, #4168  
 Davis, CA 95616  
**Telephone:** (530) 792-5870  
**Fax:** (530) 792-5893  
**E-mail:** [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

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