

Davis Regional Office — Davis, CA

Revised January 2015

Macadamia Nuts

Hawaii

Crop Insured

All macadamia nuts are insurable if:

- You have a share;
- They are adapted to the area;
- Grown on rootstock that is adapted to the area;
- Grown on trees that have reached at least the fifth growing season after being set out or grafted; and
- If RMA inspects and approves the orchard.

Counties Available

Macadamia nuts are insurable in Hawaii, Kauai, and Maui counties. Macadamia nuts 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 period;
- Fire, unless weeds and undergrowth are not controlled;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife, unless recommended wildlife control measures have not been taken.

Insurance Period

Coverage begins on January 1 of each crop year and ends on June 30 of the second year.

Important Dates

Sales Closing/Cancellation.....December 31, 2014
Acreage Reporting.....February 15, 2015
Premium Billing.....August 15, 2015
Termination.....December 31, 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					
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.

Macadamia Nuts.....\$0.82

Loss Example

Assume 65-percent coverage, 100 percent share, and an average yield of 4,000 pounds per acre.

4000	Pounds per acre average yield
<u>x 0.65</u>	Coverage level percentage
2600	Pounds per acre guarantee
<u>- 2000</u>	Pounds per acre actually produced
600	Pounds per acre loss
<u>X \$0.82</u>	Price election, per pound
\$492	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

Davis Regional Office

430 G Street, #4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: rsoca@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/pubs/rme/fctsht.html.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.