

Davis Regional Office — Davis, CA

Revised December 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;
- 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

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, 2015
Acreage Reporting.....February 15, 2016
Premium Billing.....August 15, 2016
Termination.....December 31, 2016

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.....\$0.85

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 \$0.85</u>	Price election, per pound
\$510	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: www.rma.usda.gov/tools/agent.html.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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