Crop Insured
All papaya trees are insurable if:
- There is a premium rate provided by the actuarial documents in which you have a share;
- They are grown to produce a crop intended to be sold for human consumption;
- Insurance company inspects and accepts the orchard; and
- You provide evidence of at least 4 consecutive crop years of experience growing the crop excluding year set out.

Tree age will be determined on December 31 according to the following table. Nine month old trees may be insured upon request. Please contact a crop insurance agent.

<table>
<thead>
<tr>
<th>Year</th>
<th>Months After Set Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>≤ 12</td>
</tr>
<tr>
<td>2</td>
<td>13 - 24</td>
</tr>
<tr>
<td>3</td>
<td>25 - 36</td>
</tr>
<tr>
<td>4</td>
<td>37+</td>
</tr>
</tbody>
</table>

Counties Available
Tropical fruits are insurable in Hawaii, Kauai, Honolulu, and Maui counties.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Destruction of trees, if authorized by the insurance provider to contain the spread of disease;
- Disease, but not damage due to insufficient or improper application of control measures;
- Earthquake;
- Fire, unless weeds and undergrowth are not controlled;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Tsunami;
- Volcanic eruption; or
- Wildlife, unless recommended wildlife control measures have not been taken.

Insurance Period
Insurance begins on January 1 for carryover policies and 30 days after we receive your application for new policies, but no earlier than January 1. The insurance period ends with the earliest occurrence of one of the following:
- December 31; or
- When we determine the total destruction of the insured trees on the unit.

Important Dates
Sales Closing/Cancellation…. December 31, 2016
Acreage Reporting……………..February 15, 2017
Premium Billing…………………. August 15, 2017
Termination…………………December 31, 2017

Coverage Levels and Premium Subsidies
You can select coverage levels from 50 to 75 percent of the reference maximum price per tree. 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

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 Elections**
Value used to calculate your premium and indemnity.
- Growth Stage Year 2: $10.10 per tree
- Growth Stage Year 3: $11.89 per tree

**Loss Example**
Assume 500 papaya trees in Honolulu, 75-percent coverage, a reference price of $10.10 per tree for growth stage year 2, and 300 trees are dead after a hurricane.

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>500 x $10.10</td>
<td>$5,050</td>
</tr>
<tr>
<td>300 x $10.10</td>
<td>$3,030</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Calculation</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,030 / 5,050</td>
<td></td>
</tr>
<tr>
<td>1.0 - 0.75</td>
<td></td>
</tr>
<tr>
<td>0.25</td>
<td></td>
</tr>
<tr>
<td>60 / 25</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td></td>
</tr>
<tr>
<td>$5,050 x 0.35</td>
<td>$1,768</td>
</tr>
</tbody>
</table>

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
Email: rsoca@rma.usda.gov

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