Apples
Arizona, California, and Utah

Crop Insured
Apples are insurable in the county if:
• They are adapted to the area;
• They are located on insurable acreage that has already produced at least 250 boxes (a box is equal to 35 pounds) or 10 bins per acre;
• They are grown in an orchard that, if inspected, is considered acceptable by us;
• They are grown for processing apple production; or
• They are grown for fresh apple production (at least 50 percent of the production reported as fresh is sold as fresh in one or more of the four most recent crop years).

Counties Available
Arizona- Cochise and Graham counties.
Utah- Box Elder and Utah counties.
Apples 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
Arizona, Utah
Coverage normally begins on November 21 for the first year of insurance. After the first year, coverage begins on November 11 for Fuji and November 6 for all other apple varieties.

California
Coverage normally begins on February 1 for the first year of insurance.
Coverage ends with the earliest occurrence of the following:
• Total destruction of the crop;
• Harvest of the crop;
• Final adjustment of a claim;
• Abandonment of the crop;
• November 5 for all other varieties;
• November 10 for Fuji variety; and
• November 20 for Cripps Pink (Pink Lady) in Arizona and California only.

Important Dates
Arizona, Utah
Sales Closing/Cancellation….November 20, 2017
Acreage Reporting………………….January 15, 2018
Premium Billing……………………August 15, 2018
Termination………………………………November 20, 2018

California
Sales Closing/Cancellation………January 31, 2018
Acreage Reporting………………..March 15, 2018
Premium Billing……………………August 15, 2018
Termination…………………………..January 31, 2019

Insurance Units
Basic Unit - A basic unit includes all your apple acreage in the county by share arrangement.
Optional Units - A basic unit may be divided into optional units if each optional unit is:
• Located on non-contiguous land; or
• By varietal group.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
**Definitions**

**Varietal Groups are Defined as:**
- **Varietal Group A** - There are no varieties in this group.
- **Varietal Group B** - Gala and Cripps Pink (Pink Lady).
- **Varietal Group C** - All other apple varieties not specified in Group B.

**Coverage Levels and Premium Subsidies**

Individual insurance amounts are based on past production and the guarantee is measured in 35-pound boxes. Your insurance agent will ask you to provide up to 5 years of production history from which your average yield can be calculated. 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.

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

Contact your crop insurance agent for price election changes for the current crop year.

**Options**

**Optional Coverage for Fresh Fruit Quality Adjustment**

Additional protection is available for loss of quality (as result of natural perils) to apples grown for fresh fruit that do not grade U.S. Fancy or better:
- This option may be applied only to apple acreage designated and certified for fresh fruit production on your acreage report;
- This option is not available under a catastrophic coverage policy; and
- The price used to calculate your premium or indemnity is used to calculate quality loss.

**Loss Example**

Assume a fresh type, 100-percent price election of $12.70 per box, an average yield of 500 boxes per acre, 65-percent coverage, and 100-percent share.