Actual Revenue History
Cherries are insured under an Actual Revenue History (ARH) policy, which protects you against losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. Your revenue is determined after harvest at the point of first delivery.

Crop Insured
All varieties of sweet cherries are insurable if:
- Adapted to the area;
- For fresh use only;
- Irrigated; and
- You produced at least 2,300 pounds of cherries per acre in 1 of the 4 previous crop years.

You must insure all of your cherry acreage in the county at the same coverage level.

Counties Available
ARH for sweet cherries is available in Butte, Contra Costa, Fresno, Kern, Kings, Madera, Merced, Placer, Sacramento, San Benito, San Joaquin, Santa Clara, Stanislaus, Sutter, Tulare, and Yuba counties.

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;
- Wildlife; or
- Inadequate market price.

Insurance Period
Insurance attaches the first year you apply for insurance, either on the later of 10 days after we receive your properly completed application in our local office or February 1 unless we inspect the acreage during the 10-day period and determine that it does not meet insurability requirements. For each crop year after that you have continual coverage on the day immediately following the end of the insurance period (for physical damage) for the crop year before. Insurance attaches no later than August 1.

Coverage ends with the earliest occurrence of one of the following:
- July 31;
- Total destruction of the insured crop;
- Harvest of the insured crop;
- Final adjustment of a loss on a unit; or
- Abandonment of the insured crop.

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

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your approved revenue. Catastrophic Risk Protection (CAT) coverage is unavailable for this plan. You must choose a payment factor from 0.67 to 1.0. This reduces the amount of insurance without changing the point at which indemnities trigger and reduces premium and indemnity payment amounts. 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.

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.
Loss Example
Assume an approved revenue of $7,500, 75-percent coverage level, a payment factor of 1.0, 100-percent share, and an insurance amount of $5,625 per acre. You market 3,200 pounds of fresh cherries per acre and receive $1.08 per pound net.

\[
\begin{align*}
\text{\$7,500} & \quad \text{Approved revenue} \\
\times & \quad 0.75 \quad \text{Coverage level} \\
\times & \quad 1.00 \quad \text{Payment factor} \\
\text{\$5,625} & \quad \text{Amount of insurance} \\
\times & \quad 3,200 \quad \text{Pounds} \\
\times & \quad 1.08 \quad \text{Per pound net price} \\
\text{\$3,456} & \quad \text{Revenue to count} \\
- & \quad \text{\$5,625} \quad \text{Amount of insurance} \\
\text{\$3,456} & \quad \text{Revenue to count} \\
\times & \quad 1.0 \quad \text{Payment factor} \\
\text{\$2,343} & \quad \text{Indemnity per acre}
\end{align*}
\]

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.

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