Crop Insured
All pecans in a county are insurable if:
• They are grown on trees that have produced at least 600 pounds of pecans in-shell per acre in at least 1 out of the past 4 years; and
• The orchard is at least one contiguous acre, unless allowed by written agreement.

Counties Available
Pecans are insurable in Butte, Glenn, Kern, Tehama, and Tulare counties. Pecans in other counties may be insurable by written agreement if specific criteria are met.

Causes of Loss
You are protected against the following:
• Adverse weather conditions;
• Decline in market price;
• 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
Pecan insurance coverage is available only in 2-year modules. You must stay in the program for at least 2 consecutive years. You must apply for coverage with a crop insurance agent before January 31 to insure the crop you plan to harvest in both years. Coverage begins on February 1 of each crop year. However, for the year of application, we will inspect all pecan acreage and will notify you of the acceptance or rejection of your application no later than 30 days after the sales closing date.

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
The amount of insurance (guarantee) is determined from your sales records. The coverage level and guarantee remain the same for each year in the 2 year insurance module. Indemnity payments are calculated for each year individually. Individual approved average revenue amounts are calculated from 4 to 10 years of production records.

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      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.

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 you have chosen a 65-percent coverage level and you have average gross sales of $1,280. You produced 800 pounds per acre with an average price of $0.75 per pound equaling $600 per acre.

\[
\begin{array}{ccc}
0.65 & \text{Coverage level} \\
\times 1280 & \text{Average gross sales} \\
832 & \text{Amount of insurance per acre} \\
- 600 & \text{Value of production per acre} \\
232 & \text{Indemnity per acre}
\end{array}
\]

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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