Crop Insured
All pistachios are insurable in the county if they are grown on trees, which have reached the tenth growing season after being set out with at least four years of production records.

Counties Available
Pistachios are insurable in Alameda, Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, San Bernardino, San Joaquin, San Luis Obispo, Santa Barbara, Stanislaus, Sutter, Tehama, Tulare, Yolo, 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; or
- Wildlife.

Insurance Period
Coverage is sold in two-year modules; you must remain in the program for at least two consecutive years. Producers must apply for coverage with a crop insurance agent before December 31 to insure the crop they plan to harvest in that year and the following year.

Important Dates
Sales Closing/Cancellation………December 31, 2017
Acreage Reporting......................March 15, 2018
Premium Billing.........................August 15, 2018
Termination..............................December 31, 2018

Coverage Levels and Premium Subsidies
The amount of insurance (guarantee) is determined from your production records. The coverage level and price election remain the same for each year in the two-year coverage period. Indemnity payments are calculated for each year individually. Approved yields are based on 4 to 10 years of production records and may need to be adjusted if found to be alternate bearing.

Growers can select a coverage level from 50 to 75 percent of their approved yield and 55 to 100 percent of the price election. 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>Coverage Level</th>
<th>Premium Subsidy</th>
<th>Your Premium Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td></td>
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<tr>
<td></td>
<td>75</td>
<td>55</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
The price used to calculate your premium and indemnity.
Pistachios .................................. $2.05 per pound

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 65-percent coverage, 100 percent price election of $2.05 per pound, an average yield of 2,400 pounds per acre, and 100 percent share.

\[
\begin{align*}
2,400 & \quad \text{Pounds per acre average yield} \\
\times 0.65 & \quad \text{Coverage level percentage} \\
1,560 & \quad \text{Pounds per acre guarantee} \\
- 500 & \quad \text{Pounds per acre actually produced} \\
x 1,060 & \quad \text{Pounds per acre loss} \\
x 2.05 & \quad \text{Price election} \\
\text{2,173} & \quad \text{Gross indemnity per acre}
\end{align*}
\]

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](http://www.rma.usda.gov/tools/agent.html).

**Contact Us**

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430 G Street, #4168
Davis, CA 95616

**Telephone:** (530) 792-5870

**Fax:** (530) 792-5893

**Email:** rsoca@rma.usda.gov

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