Crop Insured
All coffee cherries are insurable if:

- There is a premium rate provided by the actuarial documents in which you have a share;
- They are grown for processing in a county;
- They are grown to produce a crop intended to be sold for human consumption;
- Insurance company inspects and approves the orchard; and
- The coffee acreage has reached 3 years by December 31, the crop year before.

Tree age is determined on December 31 using the following table:

<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. Contact a crop insurance agent for more details.

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 January 1 for carryover policies and 30 days after we receive your application for a new insurance policy, but no earlier than January 1. The insurance period ends with the earliest occurrence of one of the following:

- May 31 of the following crop year; or
- Upon our determination of the total destruction of the insured crop on the unit.

Important Dates
- Sales Closing/Cancellation: December 31, 2017
- Acreage Report: March 15, 2018
- Premium Billing: August 15, 2018
- Termination: December 31, 2018

Coverage Levels and Premium Subsidies
Individual amounts of insurance are based on a your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to an insurance agent. 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>Coverage Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
<td>36</td>
</tr>
</tbody>
</table>

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.
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.

Coffee………………………$1.66 per pound

**Loss Example**
Assume one acre in Kauai, 65-percent coverage, 100 percent share, and an average yield of 4,500 pounds per acre.

\[
\begin{align*}
4500 \text{ Pounds per acre average yield} \\
\times 0.65 \text{ Coverage level percentage} \\
2925 \text{ Pounds per acre guarantee} \\
- 1000 \text{ Pounds per acre actually produced} \\
1925 \text{ Pounds per acre loss} \\
\times $1.66 \text{ Price election, per pound} \\
$3,195.50 \text{ Gross indemnity per acre}
\end{align*}
\]

Price election 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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