Crop Insured
Coffee trees are insurable if:
- There is a premium rate provided by the actuarial
documents in which you have a share;
- They are grown to produce a crop intended to be
sold for human consumption;
- Insurance company inspects and approves the
orchard; and
- You provide evidence of at least 4 consecutive
crop years of experience growing the crop,
excluding year set out.

Tree age will be determined on December 31
according to 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>

Counts Available
Tropical fruits are insurable in Hawaii, Kauai,
Honolulu, and Maui counties.

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 new
policies, but no earlier than January 1. The insurance
period ends with the earliest occurrence of one of the
following:
- December 31; or
- When we determine the total destruction of the
  insured trees on the unit.

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

Coverage Levels and Premium Subsidies
You can select a coverage level ranging from 50 to 75
percent of the maximum value established for the age
of the tree. 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>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</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.

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.
Price Election
Value used to calculate your premium and indemnity in Kauai, Honolulu, and Maui counties.

Growth Stage Year 1 .................. $6.55 per tree
Growth Stage Year 2 .................. $8.10 per tree
Growth Stage Year 3 .................. $9.25 per tree
Growth Stage Year 4 .................. $10.45 per tree

Value used to calculate your premium and indemnity in Hawaii County.

Growth Stage Year 1 .................. $19.60 per tree
Growth Stage Year 2 .................. $24.90 per tree
Growth Stage Year 3 .................. $32.80 per tree
Growth Stage Year 4 .................. $40.30 per tree

Loss Example
Assume 500 coffee trees in Kauai, 75-percent coverage, a reference price of $8.10 per tree for growth stage year 2, and 300 trees are dead after a fire.

\[
\begin{align*}
500 & \times \ 8.10 = \text{Total insured trees} \\
500 & \times \ 8.10 = \text{Value of insured trees} \\
300 & \times \ 8.10 = \text{Total dead trees} \\
300 & \times \ 8.10 = \text{Value of dead trees} \\
2.430 & \div \ 4.050 = \text{Value of dead trees} \\
2.430 & \div \ 4.050 = \text{Value of insured trees} \\
1.0 & \times \ 0.75 = \text{Coverage level} \\
1.0 & \times \ 0.25 = \text{Percent Deductible} \\
60 & \times \ 0.60 = \text{Percent of Established Price} \\
60 & \times \ 0.25 = \text{Percent Deductible} \\
60 & \times \ 0.35 = \text{Percent Loss} \\
4,050 & \times \ 0.35 = \text{Value of insured trees} \\
4,050 & \times \ 0.35 = \text{Indemnity} \\
\end{align*}
\]

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.

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

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).