Crop Insured
All varieties of sweet or processing tart cherry types are insurable if:
- They are adapted to the area;
- They are irrigated;
- They have produced at least 2,000 pounds of sweet cherries per acre in one of the three previous crop years or 4,900 pounds of processing tart cherries per acre in one of the five previous crop years after grafted or set-out; and
- Marketable production meets the grading standards specified in the actuarial document.

You must insure all your cherry acreage in the county at the same coverage level. For example, you could insure all of your sweet cherries and none of your tart cherries. If you choose to insure both kinds of cherries, they may be insured at separate coverage levels; however, two administrative fees will apply.

Counties Available
Cherries are insurable in Juab and Utah counties. Other counties are not insurable at this time. Contact a crop insurance agent for more details.

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 begins for the crop year the policy is initially applied for, or the year following a break in continuity of coverage on:
- The later of 10 days after a properly completed application is received; or
- November 21, unless we inspect the acreage during the 10 day period and determine it does not meet insurability requirements.

For each subsequent crop year (after the first year) the policy remains continuously in force immediately following the end of the insurance period for physical damage for the prior crop year.

Coverage ends the earliest occurrence of one of the following:
- Harvest of the unit;
- Total destruction of the crop on the unit;
- Final adjustment of a loss on a unit;
- Abandonment of the crop on the unit;
- August 15 for tart cherries;
- August 31 for sweet cherries; or
- January 15 for inadequate price.

Important Dates
Sales Closing/Cancellation...November 20, 2017
Acreage Reporting................January 15, 2018
Premium Billing..................August 15, 2018
Termination.........................November 20, 2018

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your approved revenue. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level,

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.
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</td>
</tr>
<tr>
<td></td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>60</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
</tr>
<tr>
<td></td>
<td>64</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>36</td>
</tr>
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<td></td>
<td>41</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is not available with this insurance plan.

**Administrative Fees**
$30 per type of cherry (sweet or tart) per county.

**Insurance Plans**
Utah cherries are insured under a Actual Revenue History (ARH) policy, which provides protection 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.

**Loss Example**
Assume 75-percent coverage, a payment factor of 1.00, an approved revenue of $5,410 per acre, 100 percent share, and an insurance amount of $4,058 per acre. You market 3,200 lbs. of fresh cherries per acre and receive $1.15 per pound net.

\[
\begin{align*}
\text{Approved Revenue} & = 5,410 \\
\text{Coverage Level} & = 0.75 \\
\text{Payment Factor} & = 1.00 \\
\text{Amount of Insurance} & = 4,058 \\
\text{Revenue to count} & = 3,200 \times 1.15 = 3,680 \\
\text{Indemnity per acre} & = 378 \times 1.0 \\
\end{align*}
\]

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**
USDA/Risk Management Agency
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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