

Davis Regional Office — Davis, CA

Revised November 2017

Fresh Freestone Peaches

Utah

Crop Insured

Fresh Freestone Peaches are insurable if:

- They are grown on rootstock that is adapted to the area;
- Have produced at least 200 lugs of fresh market production per acre in at least one of the four most recent actual production history crop years;
- Have, after being set out or grafted, reached the fifth growing season;
- Are grown in an orchard that, if inspected, is considered acceptable to us; and
- Acreage is irrigated.

You must insure all your acreage of Fresh Freestone Peaches in the county.

Counties Available

Only insurable in Utah county. Fresh Freestone Peaches in other counties may be insurable by written agreement if specific criteria are met. 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, unless weeds have not been controlled or pruning debris has not been removed from the orchard;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; and
- Wildlife.

Coverage begins on November 21 for each crop year. The calendar date for the end of insurance for each crop year is September 30.

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 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.

Catastrophic Risk Protection (CAT) coverage is fixed

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

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. Contact your crop insurance agent for price election changes for the current crop year.

Insurance Period

Loss Example

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.

Assume 65-percent coverage level, \$11.15 per lug price election, a yield of 242 lugs per acre, and 100-percent share for Fresh Freestone Peaches.

242	Lugs per acre average yield
x 0.65	Coverage level percentage
157.3	Lugs per acre guarantee
- 40.0	Lugs per acre actually produced
117.3	Lugs per acre loss
x \$11.15	Price election
\$1,308	Gross indemnity per acre

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.

Contact Us

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