Crop Insured
All types of navel oranges are insurable in the county if:
- Adapted to the area;
- Sold as fresh packed use only;
- Irrigated; and
- Trees have reached at least the sixth growing season after being set out or fifth growing season after topwork or grafting.

You must insure all your navel orange acreage in the county, at the same coverage level.

Counties Available
Navel oranges are insurable in Fresno, Kern, Madera, and Tulare 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;
- Inadequate market price;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

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
Your approved average revenue is based on 4 to 10 years of revenue records. 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, 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>
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</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</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) risk coverage is unavailable. If you choose a payment factor ranging from 0.67 to 1.0 it reduces the amount of insurance without changing the point at which indemnities trigger; and it reduces the premium and indemnity amount you pay.

Insurance Plans
Navels are insured under an Actual Revenue History (ARH) policy, which protects you from losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. The crop’s revenue is determined after harvest at the point of first delivery.

Loss Example
Assume an approved revenue of $3,200. You choose a 75-percent coverage level and a payment factor of 1.0. You have a 100 percent share in your operation. You market 400 cartons of fresh navel oranges per acre and receive $5.00 per carton.

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.
$3200  Approved revenue
x 0.75  Coverage level
x 1.00  Payment factor
$2,400  Amount of insurance

400  Cartons
x $5.00  Per carton net price
$2,000  Revenue to count
$2,400  Amount of insurance
- $2,000  Revenue to count
  $400
x 1.0  Payment factor
$400  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](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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