



United States Department of Agriculture
Risk Management Agency

October 2010

2011 COMMODITY INSURANCE FACT SHEET

Fresh Market Tomatoes (Guaranteed Plan) Alabama, Florida, Georgia, South Carolina

Crop Insured

The crop insured will be all tomatoes in the county for which a premium rate is provided by actuarial documents—

- in which you have a share,
- that have been transplanted for harvest as fresh market tomatoes,
- transplanted within the spring or fall planting period, as applicable,
- that on or before the acreage report date are subject to any written agreement (packing contract) executed between you and a packer,
- that are not grown for direct marketing, and
- that are not inter-planted with another crop or planted into an established grass or legume.

The insured must have grown fresh market tomatoes for commercial sales or have participated in the management of a fresh market tomato farming operation in at least one of the three previous crop years.

Counties Available

Alabama	Florida	Georgia	South Carolina
Blount	Gadsden	Colquitt	Beaufort
St. Clair	Holmes	Decatur	Charleston
	Jackson	Grady	Clarendon
	Walton	Mitchell	
		Seminole	

Causes of Loss

Adverse weather conditions
 Disease¹
 Earthquake
 Fire
 Failure of irrigation water supply²
 Insects³
 Volcanic eruption
 Wildlife

¹But not damage due to insufficient or improper application of disease control measures. ²If caused by an insured peril that occurs during the insurance period. ³But not damage due to insufficient or improper application of pest control measures.

Insurance Period

Coverage begins on each unit or part of a unit on the later of the date you submit your application or when the tomatoes are planted. Coverage will end on any insured acreage at the earlier of:

- (1) total destruction of the tomatoes;
- (2) discontinuance of harvest;
- (3) the date harvest should have started on any acreage that was not harvested;
- (4) 120 days after the date of transplanting, or replanting;
- (5) completion of harvest;
- (6) final adjustment of a loss; or
- (7) September 20 (Alabama) or November 10 (Florida, Georgia, or South Carolina) of the crop year.

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date. See your insurance agent for detailed requirements.

Notice of Loss—see your insurance agent for detailed requirements.

Important Dates

	Sales Closing
Alabama.....	March 15
Florida.....	January 31
Georgia.....	January 31
South Carolina.....	January 31

See your insurance agent for additional information.

Definitions

Acre—Forty-three thousand five hundred sixty (43,560) square feet of land when row widths do not exceed six feet; if row widths exceed six feet, the land area on which at least 7,260 linear row-feet are planted.

Cancellation Date—The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Carton—A container that contains 25 pounds of fresh tomatoes unless otherwise provided in the special provisions.

Price Election—The value per unit of measure for the purpose of determining premiums and indemnity under the policy (see your insurance agent for additional pricing information).

Production Guarantee—The number of cartons used for calculating liability and for determining indemnity in the case of a loss. The production guarantee per acre is progressive by stages of growth in table below.

Stage	Percent of stage 4 (final stage) production guarantee	Length of Time
1	50	Planting until stage 2
2	75	Earlier of: stakes, one tie, and pruning; or 30 days after planting until stage 3
3	90	Earlier of : end of stage 2; or 60 days after planting until stage 4
4	100	Earlier of 75 days after planting or the beginning of harvest

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. For example, an approved yield of 1,000 cartons per acre would result in a guarantee of 650 cartons per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 65- percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent						
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	

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you except for an administrative fee of \$300 per crop per county, regardless of the acreage.

Replant Provisions

A replanting payment may be allowed if the crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss in excess of 50 percent of the plant stand (see your insurance agent for details).

Loss Example

This example is based on one acre of tomatoes in Florida with an approved APH yield of 1,000 cartons per acre, 65-percent coverage level, price election of \$4.55 per carton, production to count of 400 cartons, a loss occurring in the final stage, and 100-percent share.

1,000	Cartons/acre approved APH yield
<u>x .65</u>	Coverage level percentage
650	Cartons/acre production guarantee
<u>x \$ 4.55</u>	Price election
\$2,958	Total guarantee
<u>- \$1,820</u>	Production to count (400 carton x \$4.55 price election = \$1,820)
\$1,138	Indemnity per acre

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