



United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Fresh Market Tomatoes (Dollar Plan) Florida

Crop Insured

All of the field grown mature green or ripe fresh market tomato types in the county, where a premium rate is provided by actuarial documents, are insurable if:

- You have a share in the crop;
- They are planted to be harvested and sold as fresh market tomatoes;
- They are planted within periods designated in the actuarial documents;
- They are grown under an irrigated practice;
- That are grown on acreage covered by plastic mulch;
- They are not grown for direct marketing;
- They are not direct seeded, unless allowed by written agreement; and
- They are not interplanted with another crop.

You must have grown tomatoes for commercial sale, or have participated in the management of the tomato farming operation, in at least one of the previous three crop years. The soil must be fumigated, or properly treated, if peppers, eggplants, tobacco, strawberries or tomatoes (except under replant provisions) have previously been grown. See policy provisions for more detailed information.

Counties Available

Broward	Glades	Lee	Palm Beach
Charlotte	Hardee	Manatee	Polk
Collier	Hendry	Martin	St.Lucie
DeSoto	Hillsborough	Miami-Dade	Sarasota

Causes of Loss

Excess rain	Hail
Fire	Tornado
Freeze	Tropical depression
Failure of irrigation water supply ¹	

¹If caused by an insured peril during the insurance period.

Note: Causes of loss not covered include (1) disease or insect infestation, unless no effective control measure exists for such disease or insect infestation, and (2) failure to harvest in a timely manner or to market the tomatoes for any reason other than actual physical damage from an insurable cause of loss that occurs during the insurance period.

Insurance Period

Coverage begins on each unit or part of a unit on the later of the date we accept your application, or when the tomatoes are planted for each planting period.

Coverage will end on each unit at the earliest of:

- 1) Total destruction of the tomatoes;
- 2) Abandonment of the crop;
- 3) The date the tomatoes should have been harvested but were not harvested;
- 4) Final adjustment of a loss;
- 5) Final harvest; or
- 6) 125 days after the date of transplanting or replanting with transplants;

Reporting Requirements

Acreage Report—You must report all acres of the crop, in which you have a share in the county, to your insurance agent by the acreage reporting date.

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

Important Dates

Sales Closing.....	July 31
Final Planting.....(Dates differ by county)	
Acreage Reporting.....(Dates differ by county)	
Premium Billing.....	May 1
Cancellation/Termination.....	July 31

Definitions

Carton—25 pounds of the insured crop.

Insurance Guarantee—A dollar amount of insurance, per acre, that is determined by multiplying the reference maximum dollar amount by the

coverage level you choose. The percent of the insurance guarantee that is in-force will be dependent on the stage in table below.

Stage	Percent of insurance guarantee	Length of Time
1	50	From planting through 29th day after planting
2	75	From the 30th day after planting until the beginning of stage 3
3	90	From the 60th day after planting until the beginning of the final stage
Final	100	Begins the earlier of 75 days after planting or the beginning of harvest

Minimum Value—The dollar amount, per carton, used to value harvested and appraised production (shown in the special provisions).

Reference Maximum Dollar Amount—The dollar amount that is used in calculating the dollar coverage amount, per acre, for the insurance guarantee. This value is posted on the prices tab of the actuarial documents at: <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of the reference maximum dollar amount. Premiums are subsidized as shown in the table below. As an example, if the reference maximum dollar amount is \$10,250, the 65-percent coverage level results in a \$6,663 guarantee per acre.

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 Risk Protection (CAT) coverage is fixed at 50 percent coverage level and 55 percent of the reference maximum dollar amount. 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.

Replant Payment

A replant payment may be allowed if, due to an insured cause of loss, more than 50 percent of the plant stand will not produce tomatoes and it is still practical to replant. See your insurance agent for additional information.

Loss Example

Assume one acre of fall-planted tomatoes in Florida with a reference maximum dollar amount of \$10,250 and a loss occurring in the final stage of production.

At the 65-percent coverage level, there is a \$6,663 insurance guarantee ($\$10,250 \times .65 = \$6,663$). Assume also production-to count of 500 cartons due to an insurable cause of loss and an average sale price of \$10.00 per carton.

\$ 4.10 Allowable cost per 25-pound carton

\$6,663 Amount of dollar coverage per acre

-\$2,950 Production to count is 500 cartons sold at \$5.90 each ($\10.00 price - $\$4.10$ allowable cost)

\$3,713 Indemnity per acre

Note: The net value per container cannot be less than the minimum value per carton shown in the Special Provisions unless you have purchased a minimum value option with the payment of an additional premium.

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 web site: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

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