



United States Department of Agriculture  
Risk Management Agency

February 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Peppers Florida

### Crop Insured

All of the bell peppers in the county, where a premium rate is provided by actuarial documents, are insurable if:

- You have a share in the peppers;
- They are planted for harvest and sold as mature fresh market bell peppers;
- They are planted within periods designated in the actuarial documents;
- They are irrigated;
- They are grown on acreage covered by plastic mulch;
- They are not grown for direct marketing;
- They are not interplanted with another crop; or
- They are not Pimento Peppers

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

### Counties Available

Broward	Hendry	Palm Beach
Charlotte	Hillsborough	St Lucie
Collier	Lee	Sarasota
Glades	Manatee	
Hardee	Martin	

### Causes of Loss

Excess rain	Hail
Failure of irrigation water supply <sup>1</sup>	Tornado
Fire	Tropical depression
Freeze	

<sup>1</sup>If 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) inability to market the peppers for any reason other than actual physical damage from an insurable cause of loss that occurs during the insurance period.

### Insurance Period

Coverage usually begins when the peppers are planted and ends at the earliest of :

- 1) Total destruction of the peppers;
- 2) Abandonment of the peppers;
- 3) The date the peppers should have been harvested but were not harvested;
- 4) Final adjustment of a loss;
- 5) Final harvest; or
- 6) The calendar date for the end of the insurance period which is as follows:
  - 165 days after the date of direct-seeding or replanting with seed; and
  - 150 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

**Box**—One and one-ninth (1-1/9) bushels of the insured crop.

**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.

**Harvest**—The picking of the peppers on the unit.

**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 depend on the plant growth stage in table below.

Stage	Percent of Insurance Guarantee	Length of Time (Direct Seeded)	Length of Time (Transplanted)
1	65	From planting thru 74 <sup>th</sup> day after planting	From planting thru 44 <sup>th</sup> day after planting
2	85	From 75 <sup>th</sup> day after planting until beginning stage 3	From 45 <sup>th</sup> day after planting until beginning of stage 3
3	100	Begins the earlier of 110 days after planting or the beginning of harvest	Begins the earlier of 80 days after planting or the beginning of harvest

**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 per acre. Premiums are subsidized as shown in the table below. As an example, if the reference maximum dollar amount is \$7,965 the 65-percent coverage level results in a \$5,177 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 Provisions

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 peppers and it is still practical to replant. See your insurance agent for additional information.

### Loss Example

Assume one acre of peppers Collier County, Florida with a reference maximum dollar amount of \$7,965, 100-percent share, and an insured cause of loss occurring in the final stage of production.

At the 65-percent coverage level, there is a \$5,177 insurance guarantee per acre. Assume also production-to-count of 400 boxes due to an insurable cause of loss and an average price of \$13.50 per box.

\$ 5.20 Allowable cost per 1-1/9 bushel box  
 \$5,177 Amount of coverage elected per acre  
 - \$3,320 Production to count is 400 boxes sold at \$8.30 each (\$13.50 price - \$5.20 allowable cost)  
**\$1,857 Indemnity per acre**

Note: The net value per container cannot be less than the minimum value per box shown in the Special Provisions unless you have purchased the 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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