



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Fresh Market Tomatoes

Alabama, Florida, Georgia, South Carolina

Crop Insured

All tomatoes in the county are insurable if:

- A premium rate is provided by actuarial documents;
- You have a share in the crop;
- Have been transplanted for harvest as fresh market tomatoes;
- Transplanted within the spring or fall planting period;
- On or before the acreage report date are subject to any written agreement (packing contract) executed between you and a packer;
- Not grown for direct marketing; and
- Not interplanted with another crop or planted into an established grass or legume.

You must have grown fresh market tomatoes for commercial sale or have participated in the management of a fresh market tomato farming operation in at least 1 of the 3 crop years before.

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	Insects ²
Earthquake	Plant disease ³
Failure of irrigation water supply ¹	Volcanic eruption
Fire	Wildlife

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

²But not damage due to insufficient or improper application of pest control measures.

³But not damage due to insufficient or improper application of disease 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).

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 other important dates.

Definitions

Acre—Forty-three thousand five hundred sixty (43,560) square feet of land when row widths are less than six feet. If row widths are more than six feet, the land area on which at least 7,260 linear row-feet are planted.

Cancellation Date—The calendar date by which you or we must cancel the coverage, in writing, unless the

coverage is terminated according to the policy terms. The policy will renew automatically each year if it is not cancelled. The cancellation date is in the crop provisions.

Carton—A container that holds 25 pounds of the insured crop, unless otherwise provided in the special provisions.

Price Election—The value, per carton, used to set premiums and indemnity under the policy (see your insurance agent for more pricing information). <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>

Production Guarantee—The number of cartons used to calculate liability and to set indemnity in the case of a loss. The production guarantee, per acre, is progressive by growth stages in the 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 table below. For example, if you choose 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 Risk Protection (CAT) coverage is fixed 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.

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 of more

than 50 percent of the plant stand (see your insurance agent for details).

Loss Example

Assume one acre of tomatoes in Florida with an approved APH yield of 1,200 cartons per acre, 65-percent coverage level, a 100-percent price election of \$5.25 per carton, production-to-count of 400 cartons, a loss occurring in the final stage, and 100-percent share.

1,200	Cartons/acre approved APH yield
x .65	Coverage level percentage
780	Cartons/acre production guarantee
- 400	Production-to-count
380	Carton loss per acre
x \$5.25	Price election
\$1,995	Indemnity per acre

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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