

## Valdosta Regional Office — Valdosta, GA

November 2014

# Fresh Market Tomatoes - APH

## Alabama, Florida, Georgia, South Carolina

### Crop Insured

All of your tomatoes in the county are insurable if:

- The actuarial documents provide premium rates;
- They are grown for harvest as fresh market tomatoes;
- They are planted within the spring or fall planting period;
- On or before the acreage report date, a written agreement (packing contract) has been executed between you and a packer, unless you control a packing facility;
- They are not grown for direct marketing or interplanted with another crop; and
- You have a share in the crop.

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

### Counties Available

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

### 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;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; and
- Wildlife.

### 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 and ends with the earliest of one of the following:

- Total destruction of the tomatoes;
- Discontinuance of harvest;
- The date harvest should have started on any acreage that was not harvested;
- 120 days after the date of transplanting or replanting;
- Completion of harvest;
- Final adjustment of a loss; or
- September 20 (Alabama) or November 10 (Florida, Georgia, or South Carolina).

### Important Dates

#### Sales Closing/Cancellation:

Alabama.....March 15, 2015  
 Florida.....January 31, 2015  
 Georgia.....January 31, 2015  
 South Carolina..... January 31, 2015

Talk to your agent for other important dates.

### 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** - Talk to your insurance agent for detailed requirements.

### Definitions

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

**Cancellation Date** - The calendar date when you or your insurance company must cancel the coverage, in writing, unless terminated according to policy terms. The policy renews each year if it is not cancelled.

**Carton** - A container of 25 pounds of fresh tomatoes.

**Price Election** - The value, per carton, used to set premiums and indemnity under the policy.

For more information, talk to your agent or see: [webapps.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapps.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. Please see the table below for more information.

Stage	Percent of stage 4 (final stage) production guarantee	Length of Time
1	50	Planting until stage 2
2	75	Earlier of staking with 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.

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

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

### Replant Provisions

You may receive a replanting payment 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. Talk to 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 \$5.55 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
<u>x 0.65</u>	Coverage level percentage
780	Cartons/acre production guarantee
<u>- 400</u>	Production-to-count
380	Carton loss per acre
<u>x \$5.55</u>	Price election
<b>\$2,109</b>	<b>Indemnity per acre</b>

### 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: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

### Contact Us

USDA/RMA  
 Valdosta Regional Office  
 106 S. Patterson St., Suite 250  
 Valdosta, GA 31601-5673  
**Phone:** (229) 242-7235  
**Fax:** (229) 242-3566  
**E-mail:** [rsoga@rma.usda.gov](mailto:rsoga@rma.usda.gov)

### Download Copies from the Web

Visit our online publications/fact sheets page at: [www.rma.usda.gov/aboutrma/fields/ga\\_rso](http://www.rma.usda.gov/aboutrma/fields/ga_rso)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.