

Valdosta Regional Office — Valdosta, GA

June 2015

Peppers

Florida

Crop Insured

All your bell peppers in the county are insurable if:

- Actuarial documents provide premium rates;
- Planted to be harvested and sold as mature, fresh-market, bell peppers;
- Planted within periods designated in the actuarial documents;
- Irrigated;
- Grown on acreage covered by plastic mulch;
- Not grown for direct marketing;
- Not interplanted with another crop;
- Not pimento peppers;
- Not planted into an established grass or legume; and
- You have a share in the 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 1 of the previous 3 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 the policy provisions for more detailed information.

Counties Available

Insurance coverage is available in Broward, Charlotte, Collier, Glades, Hardee, Hendry, Hillsborough, Lee, Manatee, Martin, Palm Beach, Sarasota, and St. Lucie counties.

Causes of Loss

You are protected against the following:

- Excess rain;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire;
- Freeze;
- Hail;
- Tornado; or
- Tropical depression.

Insurance Period

Coverage begins when the crop is planted and ends with the earliest of one of the following:

- Total destruction of the peppers;
- Abandonment of the peppers;
- Date peppers should have been harvested but were not harvested;
- Final adjustment of a loss;
- Final harvest;
- 165 days after the date of direct seeding or replanting with seed; or
- 150 days after the date of transplanting or replanting with transplants.

Important Dates

Sales Closing/Cancellation	July 31, 2015
Final Planting	(Dates Differ by County)
Acreage Reporting	(Dates Differ by County)
Premium Billing	May 1, 2016
Termination	July 31, 2016

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 crop insurance agent for detailed requirements.

Definitions

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

Cancellation Date - The calendar date specified in the crop provisions when coverage for the crop will automatically renew unless canceled in writing by either you or your insurance company or terminated according to the policy terms.

Harvest - The picking of the peppers on the unit.

Insurance Guarantee - A dollar insurance amount, 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 and depends on the plant growth stage in the table on page 2.

Stage	Percent of Insurance Guarantee	Length of Time (Direct Seeded)	Length of Time (Transplanted)
1	65	From planting through 74 days after planting.	From planting through 44 days after planting.
2	85	From 75 days after planting until the beginning of stage 3.	From 45 days after planting until the 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: 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. For example, if the reference maximum dollar amount is \$8,075, the 65-percent coverage level results in a \$5,249 guarantee per acre.

Item	Percent					
	50	55	60	65	70	75
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 the 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 an administrative fee of \$300 per crop per county, regardless of the acreage.

Replant Payment

You may receive a replant payment 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. Talk to your crop insurance agent for more information.

Loss Example

Assume one acre of peppers in Florida with a reference maximum dollar amount of \$8,075, 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 \$5,249 insurance guarantee ($\$8,075 \times 0.65 = \$5,249$) per acre. Assume also production-to-count of 400 boxes, due to an insurable cause of loss, and an average price of \$14.50 per box.

\$ 5.50 Allowable cost per 1-1/9 bushel box
 \$5,249 Amount of coverage elected per acre
 - \$3,600 Production-to-count is 400 boxes sold at \$9.00 each (\$14.50 price - \$5.50 allowable cost)
\$1,649 Indemnity per acre

The net value per container cannot be less than the minimum value per box shown in the actuarial documents 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 crop 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/.

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

Download Copies from the Web

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