Crop Insured
All of your commercially grown avocado types are insurable if:

- The actuarial documents provide premium rates;
- They are grown for harvest as avocados;
- They are grown on trees that have reached at least the fourth growing season after setout;
- They are grown on acreage that has produced a minimum of 50 bushels of avocados per acre in 1 of the 3 previous crop years; and
- You have a share in the crop.

Talk to your crop insurance agent for more information.

Counties Available
Avocados are insurable in Miami-Dade County.

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; or
- Wildlife.

Insurance Period
Coverage begins:

- December 1 for existing policies;
- For new policies, if your application is received between November 21 and December 1, insurance attaches on the tenth day after your insurance company receives your properly completed application unless an inspection during the 10-day period determines that the acreage does not meet the policy requirements for insurability. You must provide the company any information required to determine the condition of the grove to be insured.

Insurance coverage ends:

- For early avocados, November 30 of the first year after coverage starts; or
- For late avocados, the second March 31 after coverage starts.

Important Dates
Sales Closing/Cancellation … November 30, 2017
Acreage Reporting ………………. January 15, 2018
Premium Billing ………………. August 15, 2018
Termination ………………. November 30, 2018

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

Production Report - A production report, by type, is required by the production reporting date. You must report:

- The number of bearing trees on insurable and uninsurable acreage;
- Any change that may adversely impact yield potential (i.e., tree damage or removal, or changes in practices);
- The age of the trees; and
- The planting pattern.

Duties in the Event of Damage or Loss
You must perform the following duties in the event of damage or loss:

- You must notify your crop insurance agent at least 15 days before any production from any unit will be sold by direct marketing. Failure to give timely notice that production will be sold by direct marketing will result in an appraised
amount of production-to-count of not less than
the production guarantee per acre if such failure
results in an inability to make an accurate appraisal.
Talk to your crop insurance agent for additional
requirements and details.

Definitions
Approved Yield - The average of the actual
production history (APH) yields, assigned or adjusted
yields, or unadjusted transitional yields that are
calculated and approved by your insurance company.
There is a 1-year lag period in reporting production.
The latest APH crop year is determined by
subtracting 2 years from the current crop year. For
example, production reports through the 2013
production year are required for determining the 2015
crop year approved APH.
Buckhorn - To prune any limb at a diameter of at
least four inches.
Bushel - A unit of measure equal to 55 pounds of
avocados.
Crop Year - A period beginning with the date
insurance attaches to the avocado crop and extending
through the normal harvest time. The crop year is
designated by the calendar year after insurance
attaches.
Direct Marketing - Sale of the insured crop
directly to consumers without the intervention of an
intermediary such as a wholesaler, retailer, packer,
processor, shipper, or buyer. Examples of direct
marketing include selling through an on-farm or
roadside stand, farmer's market, and permitting the
general public to enter the fields to pick all or a
portion of the crop.
Early Variety - 232, Arue, Bassage, Bernecker,
Beta, Biondo, Black Prince, Blair, Booth 5, Booth 7,
Booth 8, Brooks 1978, Catalina, Christina, Collinson,
Donnie, Dr. Dupuis, Fuchs, Gorham, Hardee,
Hickson, K-5, K-9, Lisa, Loretta, Marcus, Miguel,
Nadir, Nesbitt, Peterson, Pinelli, Pollock, Rue,
Ruehle, Simmonds, Simpson, Tonnage, Tower 2,
Trapp, and Waldin.
Late Variety - All other varieties not listed as an
erly variety.
Price Election - The value per bushel used to
determine premium and indemnity under the policy.
Prices can be found at webapp.rma.usda.gov/apps/
actuarialinformationbrowser/.

Coverage Levels and Premium Subsidies
Coverage level options range from 50 to 75 percent of
your approved APH yield. For example, an approved
yield of 200 bushels per acre results in a guarantee of
130 bushels per acre at the 65-percent coverage level.
Crop insurance premiums are subsidized as shown in
the following table. If you choose the 65-percent
coverage level, your premium share would be 41
percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
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<td>Coverage Level</td>
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<td>Your Premium Share</td>
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<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</td>
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</tbody>
</table>

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 an
administrative fee of $300 per crop per county,
regardless of the acreage.

Loss Example
Assume an approved yield of 200 bushels per acre,
65-percent coverage level, 100-percent price election
of $17.50 per bushel, 100-percent share, a one acre
basic unit, and 50 bushels of production-to-count
due to an insurable cause of loss.

\[
\begin{align*}
200 \text{ Bushels/acre approved yield} \\
\times 0.65 \text{ Coverage level percentage} \\
= 130 \text{ Bushels guarantee} \\
- 50 \text{ Bushels production} \\
\times 17.50 \text{ Price election} \\
\text{ } 1,400 \text{ Indemnity per acre}
\end{align*}
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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

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
Email: rsoga@rma.usda.gov
USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).