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;
• A written agreement (packing contract) has been
executed between you and a packer, unless you
control a packing facility on or before the acreage
reporting date;
• 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 - St. Clair County
Florida - Gadsden, Holmes, and Jackson
Georgia - Colquitt, Decatur, Grady, Mitchell, and
Seminole counties
South Carolina - Beaufort, Charleston, and
Clarendon counties

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.

We will not insure against damage or loss of
production that occurs or becomes evident after the
tomatoes have been harvested.

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
occurrence 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, 2018
Florida ......................... January 31, 2018
Georgia ........................ January 31, 2018
South Carolina ................ January 31, 2018

Talk to your crop insurance 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
crop insurance agent by the acreage reporting date.

Duties in the Event of Damage or Loss
Talk to your crop insurance agent for detailed
requirements.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an
evaluation of your risk management needs, contact a crop insurance agent.
Definitions

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

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 crop insurance agent or go to 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. Please see the table below for more information.

<table>
<thead>
<tr>
<th>Stage</th>
<th>Percent of stage 4 (final stage) production guarantee</th>
<th>Length of Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>50</td>
<td>Planting until stage 2</td>
</tr>
<tr>
<td>2</td>
<td>75</td>
<td>Earlier of staking with one tie and pruning; or 30 days after planting until stage 3</td>
</tr>
<tr>
<td>3</td>
<td>90</td>
<td>Earlier of end of stage 2; or 60 days after planting until stage 4</td>
</tr>
<tr>
<td>4</td>
<td>100</td>
<td>Earlier of 75 days after planting or the beginning of harvest</td>
</tr>
</tbody>
</table>

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. You may choose one coverage level for all your irrigated acreage in the county and a different coverage level for all your non-irrigated acreage. For example, at the 65-percent coverage level, an approved yield of 1,000 cartons, per acre, would result in a guarantee of 650 cartons, per acre. Crop insurance premiums are subsidized as shown in the table below. 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>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50  55  60  65  70  75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67  64  64  59  59  55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33  36  36  41  41  45</td>
</tr>
</tbody>
</table>

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.

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 crop 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 $6.35 per carton, production-to-count of 400 cartons, a loss occurring in the final stage, and 100-percent share.

\[
\begin{align*}
1,200 & \text{ Cartons/acre approved APH yield} \\
\times 0.65 & \text{ Coverage level percentage} \\
780 & \text{ Cartons/acre production guarantee} \\
- 400 & \text{ Production-to-count} \\
380 & \text{ Carton loss per acre} \\
\times 6.35 & \text{ Price election} \\
2,413 & \text{ Indemnity per acre}
\end{align*}
\]

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 www.rma.usda.gov/tools/agent.html.

Contact Us

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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).