

Peaches

Illinois Michigan

What crop is insurable?

You can insure peaches that are grown:

- on tree varieties adapted to the area,
- for the production of fresh or processing,
- in an orchard that is considered acceptable by your company, and
- on trees that have reached at least the fourth growing season after set out.

When am I protected by insurance?

Coverage begins:

- For the first crop year, the later of:
 - 10 days after the application is received, or
 - November 21.
- November 21 for subsequent crop years.

Coverage ends the earliest of:

- total destruction of the crop,
- harvest of the crop
- the date harvest of peaches should have ended, as determined by your company
- final adjustment of a loss, or
- September 30.

What am I protected against?

Your policy covers the following causes of loss if they are due to naturally occurring events:

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply within the insurance period
- Fire*
- Insect damage and/or plant disease**
- Wildlife
- Insufficient number of chilling hours to break dormancy

*Unless you have no controlled weeds and other undergrowth or if you have no removed pruning debris from the area.

**Unless you have insufficiently or improperly applied pest or disease control measures.

Definitions

Fresh Peach Production: Peaches, from insurable acreage, that:

- are, or could be, sold for human consumption without being changed by peeling, juicing, crushing, etc.,
- have a 2 1/4 inch minimum diameter and grades at least a US Extra No. 1,
- are from acreage that is designated for fresh peaches on the acreage report,
- follow the cultural practices in use for fresh peaches in a manner that agricultural experts recommend for the area,
- are from acreage that you certify and have records to support that at least 50 percent of the production was sold as fresh peaches in 1 of the 4 most recent crop years, and
- are sold for a price that is at least equal to the fresh peach price election for the crop year.

Processing Peach Production: Peaches, from insurable acreage, that:

- are, or could be, sold with the intent that its basic structure will be changed by peeling, juicing, crushing, etc., or
- are from acreage designated as processing peaches on the acreage report.

What dates should I be aware of?

Sales Closing November 20
Acreage and Production Report January 15
Cancellation..... November 20

What am I required to report?

You must report all of your peach acreage, production, and losses, when evident, to your insurance agent.

How much of my premium is subsidized?

Crop insurance premiums are subsidized as shown below. For example, if you choose the 75 percent coverage level, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Share	33	36	36	41	41	45

You may choose a separate coverage level for all fresh peach acreage and all processing peach acreage.

Catastrophic Risk Protection Coverage

(CAT): Pays you 55 percent of the established price on losses of more than 50 percent. You pay a \$300 administrative fee for each crop insured in each county.

Is my production guaranteed?

Your production guarantee (per acre) is your approved yield per acre multiplied by the coverage level percentage you choose. Yields are based on your actual production history (APH) records you reported to your insurance agent.

What price will I get if I have a loss?

A price election is the price you are paid per bushel if you have a loss. This is based on the percentage of the established price you chose.

For the 2013 crop year, you may choose 55 percent to 100 percent of the prices shown below. You must choose one price election for all the peaches in the county unless your policy provides different price elections for fresh and processing peaches.

Established Prices:

Illinois

Fresh \$23.50/bu.

Michigan

Fresh \$13.75/bu.

Processing \$6.25/bu.

Loss Example

You have a loss when your crop production falls below your guaranteed bushel amount due to damage from a covered cause of loss.

Assume 65-percent coverage level, a Michigan 100 percent price election of \$13.75 (fresh), and an average APH yield of 100 bushels per acre with 0.667 share.

100	Bushels APH yield
x .65	Coverage level
65	Bushels per acre guarantee
x 100	Acres
6,500	Bushels unit guarantee
- 1,200	Bushels production
5,300	Bushels loss
x \$13.75	Price election
\$72,875	Unit indemnity
x .667	Share
\$48,608	Final indemnity

Where can I get a policy?

You can buy a crop insurance policy from approved participating insurance agents. You can get a list of agents at any USDA service center or on the RMA web site: <http://www3.rma.usda.gov/apps/agents/>.

Regional Contact

USDA/Risk Management Agency

Springfield Regional Office

3500 Wabash Avenue

Springfield, IL 62711-8287

Telephone: (217) 241-6600

Fax: (217) 241-6618

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