

Springfield Regional Office — Springfield, IL

Revised September 2014

Apples

Illinois, Indiana, Michigan, and Ohio

Crop Insured

Apples are insurable if they are:

- Grown on acreage which produced at least an average of 150 bushels per acre in at least 1 of the previous 4 years;
- Varieties adapted to the area;
- Grown for fresh or processing apple production; and
- Grown in an orchard that is considered acceptable.

Counties Available

Illinois - Calhoun, Jackson, Jersey, St. Clair, and Union counties.

Indiana - Clark, Elkhart, Fountain, Hancock, Hendricks, La Porte, Marion, Morgan, and Spencer counties.

Michigan - Allegan, Antrim, Benzie, Berrien, Cass, Clinton, Genesee, Grand Traverse, Ionia, Kalamazoo, Kent, Leelanau, Lenawee, Macomb, Manistee, Mason, Montcalm, Muskegon, Newaygo, Oceana, Ottawa, Shiawassee, Van Buren, and Washtenaw counties.

Ohio - Columbiana, Erie, Fairfield, Fulton, Jackson, Licking, Lorain, Lucas, Mahoning, Ottawa, Ross, and Scioto counties.

Causes of Loss

You are protected against the following:

- Adverse weather;
- Earthquake;
- Failure of irrigation water supply;
- Fire, unless you have not controlled weeds and other undergrowth or if you have not removed pruning debris from the orchard;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

Insurance Period

For the first crop year, coverage begins the later of:

- 20 days after your application is received; or
- November 21, 2014.

For carryover policies, coverage begins on the day immediately following the end of the insurance period for the prior crop year.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- November 5, 2015.

Important Dates

Sales Closing/Cancellation.....	November 20, 2014
Acreage Report.....	January 15, 2015
Production Report.....	January 15, 2015

Reporting Requirements

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

Definitions

Fresh Apple Production:

- Are, or could be, sold for human consumption without being changed by peeling, juicing, crushing, etc.;
- Are from acreage designated as fresh apples on your acreage report;
- Follow the cultural practices in use for fresh apples in a manner that agricultural experts recommend for the area; and
- Are from acreage that you certify and have records to support that at least 50 percent of the production was sold as fresh apples in 1 of the 4 most recent crop years.

Processing Apple Production:

- Apples that are, or could be, sold for the purpose of changing the structure by peeling, juicing, crushing, etc.; or
- Are from acreage designated as processing apples on your acreage report.

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example, if you select 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 different coverage levels for fresh and processing apple acreage. However, you may only choose one coverage level for all fresh apple acreage and one coverage level for all processing apple acreage.

Price Elections

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.

Coverage Options

Optional Coverage for Fresh Fruit Quality

Adjustment - Pays you based on a quality adjustment if more than 20 percent of your fresh apple production does not grade U.S. Fancy or better due to a covered cause of loss. This option is not available with the catastrophic risk protection endorsement.

Catastrophic Coverage (CAT) - Pays 50 percent of your average yield and 55 percent of the projected price.

Loss Example

Assume a 75-percent coverage level, a 100-percent price election of \$10.90 (fresh), and an approved yield of 300 bushels per acre with 0.667 share.

$$\begin{array}{r}
 300 \text{ Bushels per acre approved yield} \\
 \times 0.75 \text{ Coverage level} \\
 \hline
 225 \text{ Bushels per acre guarantee}
 \end{array}$$

$$\begin{array}{r}
 \times 40 \text{ Acres} \\
 \hline
 9,000 \text{ Bushels guarantee} \\
 \\
 9,000 \text{ Bushels guarantee} \\
 - 1,000 \text{ Bushels actual production} \\
 \hline
 8,000 \text{ Bushels loss} \\
 \times \$13.60 \text{ Price election} \\
 \hline
 \$108,800 \text{ Loss} \\
 \times 0.667 \text{ Share} \\
 \hline
 \$72,570 \text{ Final payment}
 \end{array}$$

Where to Buy Crop Insurance

You can buy a crop insurance policy from approved participating 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

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