

Springfield Regional Office — Springfield, IL

Revised September 2014

Peaches Illinois and Michigan

Crop Insured

Peaches are insurable if :

- They are grown on trees that have reached at least the fourth growing season after set out;
- Varieties are adapted to the area;
- They are grown for fresh or processing peach production; and
- They are grown in an orchard that is considered acceptable.

Counties Available

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

Michigan - Allegan, Berrien, Kent, Manistee, Mason, Muskegon, Oceana, Ottawa, and Van Buren 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;
- Insufficient number of chilling hours to break dormancy; or
- Wildlife.

Insurance Period

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

- 10 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.

Insurance coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- September 30, 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 peach acreage, production and any losses, when evident, to your insurance agent.

Definitions

Fresh Peach Production:

- Peaches 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 grade at least a US Extra No. 1;
- Are from acreage designated as fresh peaches on your 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 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 peaches 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 a separate coverage level for all fresh peach acreage and all processing peach 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

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

Loss Example

Assume 65-percent coverage level, a Michigan 100-percent price election of \$14.00 (fresh), and an average APH yield of 100 bushels per acre with 0.667 share.

100	Bushels per acre approved yield
x 0.65	Coverage level
65	Bushels per acre guarantee
x 100	Acres
6,500	Bushels guarantee
6,500	Bushels guarantee
- 1,200	Bushels actual production
5,300	Bushels loss
x \$14.00	Price election
\$74,200	Loss
x 0.667	Share
\$49,491	Final payment

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

USDA/RMA

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