

## Springfield Regional Office — Springfield, IL

Revised December 2014

# Processing Tomatoes

## Indiana, Michigan, and Ohio

### Crop Insured

You can insure processing tomatoes if:

- They are planted for harvest as processing tomatoes;
- Premium rates are provided;
- You have a share;
- They are grown under, and in accordance with, a processor contract; and
- Tomatoes were not grown on the land in either of the previous two crop years, unless you have a written agreement.

### Counties Available

**Indiana** - Bartholomew, Carroll, Cass, Clinton, Delaware, Grant, Henry, Howard, Jackson, LaPorte, Lake, Madison, Miami, Porter, Randolph, Rush, Shelby, St. Joseph, Tippecanoe, Tipton, Wabash, and Wells counties.

**Michigan** - Branch, Calhoun, Cass, Lenawee, Monroe, and St. Joseph counties.

**Ohio** - Allen, Darke, Defiance, Fulton, Hancock, Henry, Ottawa, Putnam, Sandusky, Williams, and Wood counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins at the later of:

- The date your application is accepted; or
- The date you plant the crop.

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

- The date the processor contract is fulfilled;
- The date the crop should have been harvested;
- Abandonment of the crop;
- Harvest of the crop;
- Final adjustment of a loss; or
- October 10, 2015.

### Important Dates

Sales Closing/Cancellation ..... March 15, 2015  
Final Planting..... June 15, 2015  
Acreage Report ..... July 15, 2015

### Reporting Requirements

You must report all of your processing tomato acreage, production and any losses, when evident, to your insurance agent. You must also provide a copy of all processor contracts.

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown below. Subsidy levels shown are the lowest available. Levels will vary based on individual policy selections. 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

### Price Elections

**Price Election** - The price you are paid per ton if you have a loss. This is based on the percentage of the established price you chose. For the 2015 crop year, you may choose 55 percent to 100 percent of the established price.

Once you have selected your price election, the price you are paid for a loss depends on the stage of the plant. Stages are determined on a per acre basis. The stages and price elections are as follows:

- First stage (planting until first fruit set) uses 50 percent of your price election;
- Second stage (first fruit set until harvest) uses 80 percent of your price election; or
- Third (final) stage (harvested acreage) uses 100 percent of your price election.

### Coverage Options

**Actual Production History (APH)** - You choose the amount of your average yield you wish to insure and the percent of the RMA established price. If your production falls below the yield insured, you are paid a loss.

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

### Replanting

**Practical to Replant** - Your company will determine if it is practical to replant. The processor must agree in writing that it will accept production from replanted acreage before your company can determine it is practical to replant.

You may receive a replanting payment if:

- The crop sustained a loss exceeding 50 percent of the plant stand; and
- It is practical to replant.

Your replanting payment will be:

- The amount shown on the special provisions, multiplied by your share; or

If an amount is not included in the special provisions, the lesser of:

- 20 percent of the production guarantee; or
- Three tons multiplied by your final stage price election, multiplied by your share.

Late and prevented planting provisions do not apply.

### Loss Example

You have a loss when your crop production falls below your guaranteed ton amount. This example assumes a final stage loss with 65-percent coverage level, a price election of \$96.00 and an average yield of 30 tons per acre with 100-percent share.

	30	Tons APH yield
x	0.65	Coverage level
	19.5	Tons per acre guarantee
x	70	Acres
	1,365	Tons unit guarantee
	1365	Tons unit guarantee
-	300	Tons production
	1,065	Tons loss
x	\$96.00	Price election
	\$102,240	Unit indemnity
x	1.000	Share
	\$102,240	<b>Final Payment</b>

### Where to Buy Crop Insurance

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 website: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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