Crop Insured
You can insure apples if:
• You have a share;
• They are varieties adapted to the area;
• They are grown on acreage has produced at least an average of 150 bushels per acre in at least 1 of the previous 4 years;
• They are grown in an orchard that is acceptable by us; and
• They are grown for fresh or processing apple production.

Counties Available
See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018/CropCriteria.aspx. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss
You are protected against the following:
• Adverse weather conditions such as hail, frost, freeze, wind, drought, and excess moisture;
• Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
• Fire, if due to natural causes, unless weeds or undergrowth were not controlled or pruning debris was not removed from the orchard;
• Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
• Wildlife.

Insurance Period
Insurance coverage begins on the later of:
• 20 days after we accept your application; or
• November 21, 2017.
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, 2018.

Important Dates
Sales Closing/Cancellation ..........November 20, 2017
Production Reporting ...................January 15, 2018
Acreage Reporting ....................January 15, 2018
Premium Billing .........................August 15, 2018

Reporting Requirements
Acreage Report -You must report all of your apple acreage (insurable and non-insurable by type) in the county by the acreage reporting date.

Definitions
Fresh Apple Production - Apples that:
• 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.

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.
Coverage Levels and Premium Subsidies
Crop insurance premiums are subsidized as shown in the following table. 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.

<table>
<thead>
<tr>
<th>Coverage Level (percent)</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
</tbody>
</table>

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 Election
Price you are paid per bushel if you have a loss.

- Fresh ......................... $15.10 per bushel
- Processing ..................... $5.00 per bushel
- Varietal Group A (Fresh) .... $49.50 per bushel
- Varietal Group B (Fresh) .... $16.15 per bushel
- Varietal Group C (Fresh) .... $11.55 per bushel

Unit Division
Basic Unit (BU) - A basic unit includes all of your insurable apple acreage in the county by share arrangement and type. Premiums discounts apply.
Optional Unit (OU) - A basic unit may be divided into optional units if certain record keeping requirements are met and each optional unit is:
- Located on non-contiguous land, or
- By varietal group.

Insurance Plans
Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.
Catastrophic Coverage (CAT) - Covers 50 percent of your APH yield and 55 percent of the projected price.

Options and Endorsements
Optional Coverage for 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 under CAT coverage.

Loss Example
This example assumes an APH yield of 250 bushels per acre, 75-percent coverage level, 100 percent of the established price (fresh), and basic unit coverage.

APH Basic Coverage Example

- 250 Bushels per acre APH yield
- x 0.75 Coverage level
- 187.5 Bushel guarantee
- - 87.5 Actual bushels harvested
- 100 Bushels per acre loss
- x $15.10 Price election (fresh)
- $1510.00 Indemnity

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. See policy provisions.

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private 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
USDA/RMA
St. Paul Regional Office
30 7th Street East, Suite 1890
St. Paul, MN 55101
Phone: (651) 290-3304
Fax: (651) 290-4139
Email: rsomn@rma.usda.gov

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).