

Raleigh Regional Office — Raleigh, NC

Revised February 2015

Fresh Market Tomato

Maryland

Crop Insured

Tomatoes are insurable if:

- Transplanted and grown for harvest as fresh market tomatoes;
- They are subject to a packing contract executed by the acreage reporting date;
- Grown by an operator who has grown or managed fresh market tomatoes for commercial sales in 1 of the 3 previous years; and
- Grown following proper crop rotation as outlined in the policy at:

www.rma.usda.gov/policies/2015policy.html.

The policy does not cover acreage on which tomatoes were:

- Grown for direct marketing;
- Interplanted with another crop;
- Planted into an established grass or legume; or
- Directly seeded in the field.

Cherry, grape, plum, and roma type tomatoes are not insurable, except by written agreement.

Counties Available

Fresh market tomatoes are insurable in Caroline, Dorchester, Somerset, and Worcester counties. Fresh market tomatoes may be insurable by written agreement in other counties if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if caused by an insured peril during the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures; or
- Wildlife.

This policy does not cover damage that occurs or becomes evident after the tomatoes are harvested.

Insurance Period

Coverage begins when the tomatoes are planted and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- The date harvest is discontinued or completed;
- The date harvest should have started on unharvested acreage;
- 120 days after transplanting or replanting;
- Final adjustment of a claim; or
- October 15

Important Dates

Sales Closing Date March 15, 2015
 Acreage Reporting Date June 15, 2015

Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. Since acreage reporting dates vary by crop and county, consult your crop insurance agent, or for more information see: www.rma.usda.gov/tools/.

Duties in the Event of Damage or Loss

Notice of Loss - If a loss occurs you should:

- Protect the crop from further damage by providing sufficient care;
- Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- Leave representative samples intact for each field of the damaged unit.

Definitions

Production-to-Count - Production on which you are not paid a claim for loss is called production-to-count. This includes appraised production, marketed production (regardless of grade), and any harvested but unmarketed production that grades 85 percent or better U.S. No. 1 with a classification size of 6 x 7 (2-8/32 inch minimum diameter) or larger.

Coverage Levels

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the following table. At the 75-percent coverage level, your premium share would be 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 Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300.

Price Elections

Established Price \$7.25 per carton
 CAT Price \$3.99 per carton

Stage Guarantees

The production guarantee increases by stages at intervals until the full production guarantee is reached in the fourth stage. The stages and production guarantees are listed in the table below.

Stage	Interval	Percent of Guarantee
1	From planting until qualifying for stage 2.	50
2	From earlier of stakes driven, one tie/pruning, or 30 days after planting, until qualifying for stage 3.	75
3	From earlier of the end of stage 2 or 60 days after planting, until qualifying for stage 4.	90
4	From the earlier of 75 days after planting or the beginning of harvest.	100

Replanting Payment

A replanting payment is allowed if your tomato crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss in excess of 50 percent of the plant stand. The maximum amount of the replanting payment per acre is 70 cartons multiplied by your price election.

Loss Example

Assume fresh market tomatoes with an actual production history (APH) yield of 1,272 cartons, 65-percent coverage level, irrigated-mulch-staked, and one basic unit.

1,272	APH yield per acre
<u>x 0.65</u>	Coverage level
827	Acre guarantee
<u>- 200</u>	Production-to-count
627	Loss per acre
<u>x \$7.25</u>	Price election
\$4,546	Indemnity per acre

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: www3.rma.usda.gov/apps/agents/.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/nc_rso/.

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