

## Raleigh Regional Office — Raleigh, NC

Revised February 2015

# Processing Tomatoes

## New Jersey

### Crop Insured

Processing tomatoes are insurable if:

- They are grown under, and in accordance with, a processor contract;
- They are executed by the acreage reporting date; and
- They are not excluded from the contract at any time during the year.

The policy does not cover acreage on which tomatoes were:

- Grown in either of the previous 2 years;
- Interplanted with another crop; or
- Planted into an established grass or legume.

Direct seeded tomatoes are insurable only by written agreement.

### Counties Available

Processing Tomatoes are insurable in Burlington, Camden, Cumberland, Gloucester, and Salem counties. Processing tomatoes may be insurable by written agreement in other counties if certain criteria are met. Contact a crop insurance agent for 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.

### Insurance Period

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

- Harvest of sufficient production to fulfill your contract;
- The date the tomatoes should have been harvested but were not;
- Abandonment of the crop;
- Completion of harvest;
- Final adjustment of a loss; or
- October 10.

Any acreage of tomatoes damaged to the extent that most producers in the area would not normally further care for the tomatoes will be deemed to have been destroyed even though you may continue to care for your crop.

### Important Dates

Sales Closing Date ..... March 15, 2015  
Acreage Reporting Date..... July 15, 2015

### Reporting Requirements

You must file a report of planted acreage to your crop insurance agent by the acreage reporting date. This report and a copy of all your processor contracts must be submitted to your crop insurance agent on or before the appropriate acreage report due date (see Important Dates section).

### 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

**Bypassed Acreage** - Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the following table. If you selected 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 ..... \$113.00 per ton  
 CAT Price ..... \$62.15 per ton

## Stage Guarantee

Once you choose your price election, the percent of the price election is used to determine an indemnity for processing tomatoes. The designated percent of the price election depends on the stage of the plant. Stages are determined on a per acre basis.

Stage	Interval	Percent of Price Election
1	From planting until first fruit set	50
2	From first fruit set until harvest	80
3	Harvested acreage	100

## Replanting Payment

A replanting payment may be allowed if the 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.

## Loss Example

Assume an actual production history (APH) yield of 12 tons per acre, 75-percent coverage level, non-irrigated, and one basic unit.

12	APH yield per acre
x 0.75	Coverage level
9	Tons per acre guarantee
- 3	Tons per acre produced
6	Tons per acre loss
x \$113	Price election
<b>\$678</b>	<b>Indemnity per acre</b>

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

## Contact Us

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