

## Raleigh Regional Office — Raleigh, NC

Revised October 2014

# Pears

## Pennsylvania

### Crop Insured

All pears in a county are insurable if:

- A premium rate is provided by the actuarial document;
- Any variety of pears that is adapted to the area; and
- They have produced at least 3 tons of pears per acre in at least 1 of the previous 4 years.

### Counties Available

Pears are insurable in Adams County. Pears 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, including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire 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 on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- September 15 for all types of Summer and Fall pears and October 15 for all types of Winter pears.

### Important Dates

Sales Closing Date .....November 20, 2014  
 Production Report Date..... January 15, 2015  
 Acreage Report Date..... January 15, 2015  
 Premium Billing Date ..... August 15, 2015

### Duties in the Event of Damage or Loss

**Notice of Loss** - If a loss occurs notify your crop insurance agent:

- Within 72 hours of initial discovery of damage;
- If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest to claim an indemnity; or
- At least 3 days before the date harvest should have started if the crop will not be harvested.

### Definitions

**Non-contiguous** - Acreage of an insured crop that is separated from other acreage of the same insured crop by land that is neither owned by you nor rented by you for cash or a crop share. However, acreage separated by only a public or private right-of-way, waterway, or an irrigation canal will be considered as contiguous.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average actual production history (APH) yield of 5 tons per acre would result in a guarantee of 2.5 tons per acre at the 50-percent coverage level.

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 ..... \$755  
 CAT Price ..... \$415.25

### Insurance Units

**Basic Unit** - A basic insurance unit includes all your insurable pear acreage in the county in which you have 100 percent share or that is owned by one person and operated by another person on shares.

**Optional Units** - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by either:

- Non-contiguous land (see definitions);
- Farm Service Agency Farm Numbers;
- Irrigated and non-irrigated practice; or
- By type: Summer and Fall, or Winter.

### Loss Example

Assume pears with an approved yield of 5 tons per acre, 65-percent coverage level, 100 percent share, and a one-acre basic unit.

5	Approved yield per acre
x 0.65	Coverage level
3.3	Acre guarantee
- 1.3	Production-to-count
2	Loss per acre
x \$755	Price election
\$1,510	Indemnity per acre
- \$152	Estimated premium
<b>\$1,358</b>	<b>Indemnity/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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