

## Raleigh Regional Office — Raleigh, NC

Revised October 2015

# Peaches

## Vermont

### Crop Insured

All peaches (including nectarines) in a county are insurable if:

- A premium rate is provided by the actuarial document;
- They are any variety grown for the production of fresh or processing peaches;
- They are from tree varieties that have a chilling hour requirement appropriate for the area;
- They are from a rootstock adapted to the area;
- They are in an orchard that is considered acceptable; and
- They are on trees that have reached at least the fourth growing season after being set out.

### Counties Available

Peaches are insurable in Windham County. Peaches may be insurable in other counties by written agreement 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 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 in the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures;
- Insufficient chilling hour to break dormancy; 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 30.

### Important Dates

Sales Closing Date ..... November 20, 2015  
 Production Report Date ..... January 15, 2016  
 Acreage Report Date ..... January 15, 2016  
 Premium Billing Date ..... August 15, 2016

### 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

**Fresh Peach Production** - You must certify and provide records to support at least 50 percent of the acreage reported as fresh peaches was sold as fresh peaches in 1 or more of the 4 most recent crop years and sold for a price that is not less than the applicable price election. If the fresh peach production is sold, or could have been sold for a price less than the fresh peach price election, you must provide verifiable records to show that the price received was at least the amount paid for fresh peaches in the area.

**Fresh Peaches** - At least U.S. Extra No. 1 or better and a minimum of 2¼ inches in diameter.

**Post Production Cost** - Value specified in the price tab of the actuarial document that includes harvesting, packing, transportation, and marketing costs. This cost is subtracted from the value of the damaged peaches if there is a quality loss due to an insured cause.

## 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 300 bushels per acre would result in a guarantee of 150 bushels per acre at the 50-percent coverage level. You may choose different coverage levels for fresh and processing peaches.

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

Fresh Price .....	\$51.50
Processing Price .....	\$7.25

## Insurance Units

**Basic Unit** - A basic insurance unit includes all your insurable peach acreage in the county in which you have 100-percent share or which 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:

- Non-contiguous land;
- Farm Service Agency Farm Serial Numbers; or
- By type; fresh or processing.

## Loss Example

Assume fresh peaches with an approved yield of 300 bushels per acre, 65-percent coverage level, 100-percent share and a one-acre basic unit.

300	Approved yield per acre
x 0.65	Coverage level
195	Acre guarantee
- 95	Production-to-count
100	Loss per acre
x \$51.50	Price election (fresh)
<b>\$5,150</b>	<b>Indemnity/acre</b>

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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