

## Raleigh Regional Office — Raleigh, NC

Revised September 2016

# Tart Cherry Pilot

## New York

### Crop Insured

All tart cherries grown in a county are insurable if:

- They have a premium rate provide in the actuarial document;
- They are a tart cherry processing variety adapted to the area; and
- They have produced at least 3,200 pounds per acre in at least 1 of the 5 previous years.

### Counties Available

Tart cherries are insurable in Monroe, Niagara, Orleans, and Wayne counties. Tart cherry insurance is not available by written agreement. 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 the irrigation water supply if caused by an insured peril during the insurance period;
- Fire, unless undergrowth has not been controlled or pruning debris has not be removed from the orchard;
- Receiving an annual price for your processing tart cherries that is less than your approved revenue;
- 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:

- Harvest of the crop;
- Abandonment of the crop;
- Total destruction of the crop;
- Final adjustment of a claim;

- August 15 for physical crop damage to the crop; or
- January 15 following harvest for revenue loss resulting from a low market price.

### Important Dates

Sales Closing Date .....	November 20, 2016
Revenue Report Date .....	January 15, 2017
Acreage Report Date .....	January 15, 2017
Premium Billing Date .....	August 15, 2017
Insurance Ends-Production Loss .	August 15, 2017
Insurance Ends-Revenue Loss.....	January 15, 2018

### 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 or loss of production;
- Within 2 days of any decision to divert any of the crop under the Federal Tart Cherry Marketing Order; or
- For a revenue loss, when there is no damage or loss of production, you must provide notice of loss no later than March 1, the year following harvest.

### Definitions

**Annual Revenue** - The average revenue, per insured acre, is based on a 100-percent share equivalent for a crop year calculated from the records you submit and indemnity claims you have signed. Any costs you may have for cooling, sorting, culling, packing, or any other activities that occur after the production has been harvested and delivered cannot be included in the annual revenue.

**Base Period** - The number of crop years (up to 10 consecutive crop years) included on your acreage, production, and revenue reports.

**Expected Revenue Factor** - A value determined by RMA based on a likely revenue per acre with a normal yield and price and used to adjust your approved revenue when we determine your amount of insurance.

**Inadequate Market Price** - A price that results in an annual revenue that is less than your amount of insurance per acre.

**Payment Factor** - The percentage of the price that you receive in the event of a loss that may reduce the premium and loss payment.

### Insurance Plan

The Actual Revenue History (ARH) insurance plan is available for tart cherries grown for processing. You must also be enrolled in a policy under the basic provisions before you can elect to insure tart cherries for processing under the ARH endorsement. Your guarantee is based upon your individual revenue history. Catastrophic Risk Protection (CAT) is not available for tart cherries.

### Coverage Levels and Premium Subsidies

Tart cherries may be insured at the coverage levels shown below. Crop insurance premiums are subsidized as shown. Administrative fees, in addition to premium costs, are \$30 per crop per county.

Item	Percent					
	50	55	60	65	70	75
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

### Insurance Units

**Basic Unit** - A basic unit includes all of your insurable tart cherry acreage in the county by share.

**Optional Unit** - Optional units are allowed by non-contiguous land. Optional units are not allowed by Farm Service Agency Farm Serial Number or for irrigated and non-irrigated practices.

### Revenue Certification and Acceptability

Revenue reports must:

- Contain the insurable acreage for each crop year;
- Contain production harvested, production sold, and any appraised production;
- Identify revenue realized from sales of a crop; and
- Be supported by written, verifiable records.

### Loss Example

Assume 100-percent share on one acre of tart cherries. Assume an approved revenue of \$3,500 per acre and RMA provides an expected revenue factor of 1.00. You choose the 65-percent coverage level and a payment factor of 77 percent. You harvest a normal crop, but an inadequate market price causes your revenue-to-count to be only \$1,000.

\$2,275	Value per acre ( $\$3,500 \times 1.00 \times 0.65 \times 1.00$ )
- \$1,000	Revenue-to-count
\$1,275	Loss per acre
x 0.77	Payment Factor
<b>\$982</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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