Crop Insured
All pears in a county are insurable if:
- A premium rate is provided by the actuarial document;
- They are of a variety that is adapted to the area; and
- They have produced at least three 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 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 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;
- September 15 for all types of summer and fall pears; or
- October 15 for all types of winter pears.

Important Dates
Sales Closing Date .................... November 20, 2017
Production Reporting Date ........ January 15, 2018
Acreage Reporting Date ............ January 15, 2018
Premium Billing Date ................. August 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;
- 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.
- Leave representative samples in the field.

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 five tons per acre would result in a guarantee of two and one-half tons per acre at the 50-percent coverage level.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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**
Price election is the price of compensation paid, per ton, in the event of a loss. Contract pricing options are available for certified organic crops grown under guaranteed contracts. For prices see your state's actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018CropCriteria.aspx.

**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 Serial 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.

<p>| | |</p>
<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Approved yield per acre</td>
</tr>
<tr>
<td>$5</td>
<td>Coverage level</td>
</tr>
<tr>
<td>0.65</td>
<td>Acre guarantee</td>
</tr>
<tr>
<td>3.3</td>
<td>Production-to-count</td>
</tr>
<tr>
<td>1.3</td>
<td>Loss per acre</td>
</tr>
<tr>
<td>2</td>
<td>Price election</td>
</tr>
<tr>
<td>$891</td>
<td>$1,782 Indemnity/acre</td>
</tr>
</tbody>
</table>

**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.

**Contact Us**
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Raleigh, NC 27609
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Email: rsonc@rma.usda.gov

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