Crop Insured
Processing tomatoes are insurable if:
• They are planted for harvest as processing tomatoes;
• They are grown under, and in accordance with, a processor contract that is 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; or
• Interplanted with another crop.
Direct seeded tomatoes are not insurable.

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 so 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.

Counties Available
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2018/Crop Criteria.aspx for insurable counties. Processing tomatoes 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 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.

Important Dates
Sales Closing Date .................... March 15, 2018
Acreage Reporting Date
Maryland ............................. June 15, 2018
Virginia (Early) ...................... May 15, 2018
Virginia (Late) ...................... July 15, 2018
All Other States ...................... July 15, 2018

Reporting Requirements
You must file a report of planted acreage with 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 reporting date.

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 crop insurance agent within 72 hours of your initial discovery of damage (but not later

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.
• 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.

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

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 ......................... $99.00 per ton
CAT Price ................................. $54.45 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.

<table>
<thead>
<tr>
<th>Stage</th>
<th>Interval</th>
<th>Percent of Price Election</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>From planting until first fruit set</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>From first fruit set until harvest</td>
<td>80</td>
</tr>
<tr>
<td>3</td>
<td>Harvested acreage</td>
<td>100</td>
</tr>
</tbody>
</table>

Stages are determined on a per acre basis.

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.

\[
\begin{align*}
\text{12 tons per acre} & \times 0.75 \text{ Coverage level} \\
& = 9 \text{ Tons per acre guarantee} \\
& \quad - 3 \text{ Tons per acre produced} \\
& = 6 \text{ Tons per acre loss} \\
& \quad \times $99 \text{ Price election} \\
& = $594 \text{ Indemnity per acre}
\end{align*}
\]

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
USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Telephone: (919) 875-4880
Fax: (919) 875-4915
Email: rsocn@rma.usda.gov

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