

Raleigh Regional Office — Raleigh, NC

Revised February 2018

Fresh Market Tomato

Virginia

Crop Insured

Fresh market tomatoes are insurable if:

- Transplanted and grown for harvest as fresh market tomatoes;
- They are subject to a packing contract executed by the acreage reporting date;
- Grown by an operator who has grown or managed fresh market tomatoes for commercial sales in 1 of the 3 previous years; and
- Grown following proper crop rotation as outlined in the policy.

Cherry, grape, plum, and roma tomatoes are insurable.

The policy does not cover acreage on which tomatoes were:

- Grown for direct marketing;
- Interplanted with another crop; or
- Directly seeded in the field.

Counties Available

Fresh market tomatoes are insurable in Accomack and Northampton counties. Fresh market tomatoes may be insurable by written agreement in other counties 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.

This policy does not cover damage that occurs or becomes evident after the tomatoes are harvested.

Insurance Period

Coverage begins when tomatoes are planted and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- The date harvest is discontinued or completed;
- The date harvest should have started on unharvested acreage;
- 120 days after transplanting or replanting;
- Final adjustment of a claim; or
- October 15.

Important Dates

Sales Closing Date March 15, 2018
Acreage Reporting Date (Spring) May 15, 2018
Acreage Reporting Date (Fall) July 15, 2018

Reporting Requirements

Acreage Report - You must report all acres of the crop, in which you have a share in the county, to your crop insurance agent by the 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 than 15 days after the end of the insurance period); and
- Leave representative samples intact for each field of the damaged unit.

Coverage Levels

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the following table. At the 75 percent coverage level,

your premium share would be 45 percent of the base premium.

| 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 \$7.55 per carton
CAT Price \$4.16 per carton

Stage Guarantees

The production guarantee increases by stages at intervals until the full production guarantee is reached in the fourth stage. The stages and production guarantees are listed in the table below.

| Stage | Interval | Percent of Guarantee |
|-------|---|----------------------|
| 1 | From planting until qualifying for stage 2. | 50 |
| 2 | From earlier of stakes driven, one tie/pruning, or 30 days after planting until qualifying for stage 3. | 75 |
| 3 | From earlier of the end of stage 2 or 60 days after planting, until qualifying for stage 4. | 90 |
| 4 | From the earlier of 75 days after planting or the beginning of harvest. | 100 |

Replanting Payment

A replanting payment is allowed if your tomato 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. The maximum amount of the replanting payment per acre is 70 cartons multiplied by your price election.

Loss Example

Assume fresh market tomatoes with an actual production history (APH) yield of 1,366 cartons, 65 percent coverage level, irrigated-mulch-staked, and one basic unit.

| | |
|----------------|---------------------------|
| 1,366 | APH yield per acre |
| x 0.65 | Coverage level |
| 888 | Acre guarantee |
| – 200 | Production-to-count |
| 688 | Loss per acre |
| x \$7.55 | Price election |
| \$5,194 | Indemnity per acre |

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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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).