

Spokane Regional Office — Spokane, WA

Revised September 2015

Apple

Idaho, Oregon, Washington

Crop Insured

All varieties of apples are insurable if:

- They are adapted to the area;
- They are located on insurable acreage for which premium rates are provided by an actuarial table;
- The acreage produced a minimum of 10 bins (250 boxes) per acre in at least 1 of the previous 4 years; and
- They are interplanted with another perennial crop, unless the insurance provider inspects the acreage and determines it does not meet the insurability requirements contained in the policy.

Counties Available

Idaho - Canyon, Gem, Owyhee, Payette, and Washington counties.

Oregon - Clackamas, Douglas, Grant, Hood River, Jackson, Josephine, Lane, Linn, Malheur, Marion, Morrow, Polk, Umatilla, Wasco, Washington, and Yamhill counties.

Washington - Adams, Benton, Chelan, Columbia, Douglas, Franklin, Grant, Kittitas, Klickitat, Okanogan, Spokane, Stevens, Walla Walla, and Yakima counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- Fire, unless weeds and other forms of undergrowth have not been controlled or unmulched pruning debris has not been removed from the orchard;
- Insects, but not damage due to insufficient or improper application of control measures;

- Plant disease, but not damage due to insufficient or improper application of control measures;
 - Volcanic eruption;
 - Wildlife; or
 - All other natural losses that cannot be prevented.
- Inability to market the apples for any reason other than actual physical damage from an insurable cause listed above is not insurable (an indemnity will not be paid if you are unable to market due to quarantine, boycott, or refusal of any person to accept production).

Important Dates

Sales Closing November 20, 2015
 Production Reporting Date January 15, 2016
 Acreage Report Date January 15, 2016

The dates shown above apply to all Idaho, Oregon, and Washington counties where apple insurance is available.

Insurance Period

Coverage begins the later of:

- 20 days after the insurance provider accepts your application; or
- November 21.

For each crop year, after the first year, the policy remains continuously in force and insurance coverage begins on the day immediately following the end of the insurance period for the last crop year. Insurance ends on:

- November 5, for all apple varieties except Fuji; or
- November 10, for the Fuji variety only.

Reporting Requirements

Acreage Report - You must report to your crop insurance agent all acreage (insurable and non-insurable) by type of apples in the county in which you have a share.

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.

Administrative Fees

Catastrophic Risk Protection (CAT)

Coverage - \$300 per crop per county.

Additional Coverage - \$30 per crop per county.

Production Guarantees

Yields are based on actual production records reported to your crop insurance agent and/or company. Contact your crop insurance agent for more details.

Coverage Levels and Price Election

You can choose coverage levels of 50 to 75 percent of your approved average yield (in 5-percent increments). The price election is the price of compensation paid, per box, in the event of a loss. CAT coverage is available at the 50-percent coverage level and 55 percent of the maximum price election. For current prices, please contact your crop insurance agent.

Optional Coverage for Quality Adjustment

This option provides quality adjustment for fresh apple production-to-count that, due to insurable damage, does not grade 80 percent U.S. Fancy or better. Available on acreage designated as grown for fresh apples. Washington Fancy and Idaho Fancy grades apply in the respective states above instead of U.S. Fancy. This coverage is not available with CAT coverage.

Loss Example

Assume proven actual production history of 1,000 boxes per acre, 20 acres, and a 70-percent coverage level.

1,000	Boxes per acre
x 0.70	Coverage level
700	Boxes per acre guarantee
x 20	Acres
14,000	Box unit guarantee
x \$6.90	Dollars per box
\$96,600	Dollar coverage
8,000	Boxes harvested – grading at least U.S. No. 1 Processing
6,000	Production shortfall
x \$6.90	Dollars per box
\$41,400	Indemnity due policyholder

Where to Buy Crop Insurance

All crop insurance policies, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website www.rma.usda.gov/tools/agent.html.

Regional Contact

USDA/Risk Management Agency
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