

## Spokane Regional Office — Spokane, WA

Revised September 2015

# Actual Revenue History — Cherry

## Idaho, Oregon, Washington

### Crop Insured

Sweet cherries or tart cherries are insurable if:

- A premium rate is provided by the actuarial documents;
- You have a share in the crop;
- Are varieties (scion and rootstock) adapted to the area;
- Irrigated, unless special provisions allow a non-irrigated practice;
- Grown in an orchard that meets the conditions of insurability contained in the special provisions and that, if inspected, is considered acceptable by us; and
- Are not direct marketed unless proper notifications are made (sweet cherries only).

You must insure all your acreage of either sweet or tart cherries in a county at the same coverage level. For example, you could insure all of your sweet cherries and none of your tart cherries. If you choose to insure both kinds of cherries, they may be insured at separate coverage levels. However, two administrative fees will apply.

### Counties Available — Sweet Cherries

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

**Oregon** - Gilliam, Hood River, Marion, Polk, Sherman, Umatilla, Union, Wasco, and Yamhill counties.

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

### Counties Available — Tart Cherries

**Washington** - Adams, Franklin, and Grant counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply, if caused by a natural cause of loss that occurs during the insurance period;
- Fire, unless undergrowth has not been controlled or pruning debris has not been removed from the orchard;
- An inadequate market price on sold cherries or on

cherries that are valued with the annual price procedure;

- Insects and plant disease, if adverse weather conditions prevent application of control measures or cause control measures to be ineffective after application, and reapplication is not possible or permitted before damage occurs or worsens; or no pesticides effective on the insect or the plant disease are registered with the Environmental Protection Agency and labeled for use on cherries;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins for the crop year the policy is initially applied for, or the year following a break in continuity of coverage on:

- the later of 10 days after a properly completed application is received; or
- November 21, unless we inspect the acreage during the 10-day period and determine it does not meet insurability requirements.

For each crop year (after the first crop year) the policy remains continuously in force, insurance coverage begins on the day immediately following the end of the insurance period for the crop year before.

Coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop on the unit;
- Harvest of the unit;
- Final adjustment of a loss on a unit;
- Abandonment of the crop on the unit;
- August 15 for tart cherries;
- August 31 for sweet cherries; or
- January 15 following harvest for a revenue loss due to an inadequate market price.

## Important Dates

Sales Closing ..... November 20, 2015  
 Revenue Reporting ..... January 15, 2016  
 Acreage Reporting ..... January 15, 2016

The dates shown above apply to all Idaho, Oregon, and Washington counties where the Actual Revenue History Cherry Crop Insurance Plan is available.

## Definitions

**Annual revenue** - The average revenue, per insured acre, expressed on a 100-percent share equivalent basis for a crop year calculated from the records you submit and claims for indemnities that you have signed (if applicable). The annual revenue is determined by the method described in section 5 of the endorsement. The annual revenue may not include any costs you incur for cooling, sorting, culling, packing, or any other activities that occur after the production has been harvested and delivered.

**Diverted acres, production, etc.,** - See the tart cherry policy for specific definitions and details.

## Administrative Fees

\$30 per type of cherry (sweet or tart) per county.

## Catastrophic Coverage Endorsement

The Catastrophic Risk Protection (CAT) coverage level is not available with this insurance plan.

## Loss Example

Assume a 100-percent share in 10 acres of cherries on a single unit. You certify revenue for 5 of the most recent crop years at \$3,500 per acre and RMA provides an expected revenue factor of 1.00. Also assume you chose the 75-percent coverage level and a payment factor of 85 percent.

	\$3500	Revenue per acre
x	1.00	Percent share
x	0.75	Coverage level
x	1.00	Expected revenue factor
x	<u>0.85</u>	Payment factor
	<b>\$2,231</b>	<b>Total amount of liability per acre</b>

	\$3500	Revenue per acre
x	1.00	Percent share
x	0.75	Coverage level
x	<u>1.00</u>	Expected revenue factor
	<b>\$2,625</b>	<b>Total expected value per acre</b>

You harvest a normal crop, but an inadequate market price causes your revenue-to-count to be only \$17,500.

	10	Acres
x	<u>\$2,625</u>	Total expected value per acre
	\$26,250	Total amount of insurance
	\$26,250	Total amount of insurance
-	<u>\$17,500</u>	Revenue-to-count
	\$8,750	Difference
x	<u>0.85</u>	Payment factor
	<b>\$7,438</b>	<b>Indemnity due policyholder</b>

## Where to Buy Crop Insurance

All crop insurance, 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 at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Regional Contact

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 Spokane Valley, WA 99206  
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