Crop Insured
Stonefruit crops (fresh apricots, fresh freestone peaches, fresh nectarines, and fresh/processing plums) are insurable if:

- You have a share in the crop;
- They are grown in the county;
- The actuarial document provides premium rates;
- They are grown on trees that were commercially available when the trees were set out or have since become commercially available;
- They are adapted to the area;
- They are grown on a root stock that is adapted to the area;
- They have produced at least 200 lugs of fresh market produce per acre (or 2.2 tons per acre for processing plums) in at least one of the four most recent actual production history crop years, unless an inspection is done and approval is granted in writing; and
- They have reached at least the fifth growing season after set out or grafting.

Disease or insect infestation if adverse weather prevents the proper application of control measures, causes properly applied control measure to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available; Earthquake;
- Failure of irrigation water supply, if due to an insured cause of loss;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- Volcanic eruption; or
- Wildlife;

Losses are not insured if due to:
- Split pits regardless of cause; or
- Inability to market the insured crop for any reason other than actual physical damage from an insurable cause listed above (for example, quarantine, boycott, or refusal of any person to accept production).

Counties Available
Oregon - Douglas, Jackson, Marion, Polk, Umatilla, Wasco, Washington, and Yamhill counties.
Washington - Benton, Chelan, Douglas, Franklin, Grant, Okanogan, Walla Walla, and Yakima counties.

Not every county offers crop insurance for all four stonefruit crops. However, crop insurance may be offered by written agreement. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:

- Adverse weather conditions;
- Disease or insect infestation if adverse weather prevents the proper application of control measures, causes properly applied control measure to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available; Earthquake;
- Failure of irrigation water supply, if due to an insured cause of loss;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- Volcanic eruption; or
- Wildlife;

Losses are not insured if due to:
- Split pits regardless of cause; or
- Inability to market the insured crop for any reason other than actual physical damage from an insurable cause listed above (for example, quarantine, boycott, or refusal of any person to accept production).

Important Dates
Sales Closing/Cancellation ……… November 20, 2017
Production Reporting Date ………… January 15, 2018
Acreage Report Date ………………… January 15, 2018

Insurance Period
Coverage begins on:

- November 21; or
- The tenth day after your properly completed application is received for the first year of coverage if your application is received after November 11, but before November 21.

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

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.
Coverage ends:
- July 31 for apricots; or
- September 30 for nectarines, peaches, and plums.

**Reporting Requirements**

"Acreage Report" - You must report to your crop insurance agent all the acreage (insurable and non-insurable) of stonefruit in the county in which you have chosen to insure and have a share (at the time insurance begins), reporting the crop by type and practice.

**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 or company. Contact your crop insurance agent for specific details.

**Coverage Levels and Price Election**

You choose a coverage level of 50 to 75 percent of your approved average yield (in 5-percent increments). Price elections are used for determining premium costs and indemnity payments in the event of a loss. CAT coverage is available at the 50-percent coverage level and 55 percent of maximum price election. For current prices, please contact your crop insurance agent.

**Loss Example**

Assume a 100-percent share of fresh freestone peaches, 70-percent coverage level, a 100-percent price election of $4.50 per lug, and an average yield of 700 lugs per acre actual production history.

| 700 Lugs | Coverage level |
| 490 Lugs per acre guarantee |
| 24,500 Lugs per unit guarantee (or $147,000 liability) |
| 2,500 Lugs of actual harvested production |
| 22,000 Lug per unit loss |
| 50 Acres |
| $6.00 Price election |
| $132,000 Indemnity due policyholder (less insurance premium due) |

**Where to Buy Crop Insurance**

All crop insurance policies, including CAT policies, are available from private 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**

USDA/Risk Management Agency
Spokane Regional Office
11707 E Sprague Ave., #201
Spokane Valley, WA 99206
**Telephone:** (509) 228-6320
**Fax:** (509) 228-6321
**Email:** rsowa@rma.usda.gov

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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).*