Crop Insured
Insurable apples will be any variety of apples adapted to the area and located on insurable acreage that has already produced at least 250 boxes (10 bins) per acre. An orchard inspection may be required before coverage begins.

Counties Available
Apples are insurable in Box Elder and Utah counties. Apples in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss
Adverse Weather Conditions Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
Failure of Irrigation Water Supply If caused by an insured peril during the insurance period.
Insects But not damage due to insufficient or improper application of control measures.
Plant Disease Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
Fire Catastrophic (CAT) Coverage level is fixed at 50% of your average yield and 55% of the price election.
Wildlife Unless wildlife control measures have not been taken.

Insurance Period
Coverage normally begins on November 21 for the first year of insurance and on November 6 in subsequent years for all varieties except Fuji. Fuji’s insurance period begins November 11. Coverage ends at the earliest of:
- Total destruction of the crop
- Harvest of the crop
- Final adjustment of a claim
- Abandonment of the crop
- November 5th
- November 10th for Fuji

Options
Option - You may insure your fresh apples in optional units by varietal group. In lieu of the fresh price below, price elections are as follows:

<table>
<thead>
<tr>
<th>Varietal Group</th>
<th>Varieties</th>
<th>Price Election</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Braeburen, Cameo, Crispin, Fuji, Gala, Honeycrisp, Jonagold, Macoun, Pink Lady, Royal Gala, Sommerfeld</td>
<td>$11.00</td>
</tr>
<tr>
<td>B</td>
<td>All other apple varieties not specified in Group A</td>
<td>$7.85</td>
</tr>
</tbody>
</table>

Coverage Levels & Price Elections
Coverage levels range from 50 to 75 percent of your average yield. For example, an average apple yield of 500 boxes per acre would result in a 250 boxes per acre guarantee at the 50% coverage level, etc. Catastrophic (CAT) Coverage level is fixed at 50% of your average yield and 55% of the price election.

Price Election: The price used to calculate your premium or indemnity.
- Fresh: $8.95 per box
- Processing: $2.45 per box
- Varietal Group A: $11.00 per box
- Varietal Group B: $7.85 per box

Cost of Crop Insurance
The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of $100 per county with 100% of the premium being subsidized. Higher coverage levels are subsidized at lower rates but USDA pays at least 50% of the premium. For more detailed information about
the amounts of coverage and premiums, please contact a crop insurance agent.

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**Loss Example**
Assume 500 boxes/ac average yield at 65% coverage level and 100% share.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>500</td>
<td>Boxes per acre average yield (APH)</td>
</tr>
<tr>
<td>x .65</td>
<td>Coverage level percentage</td>
</tr>
<tr>
<td>325</td>
<td>Boxes per acre guarantee</td>
</tr>
<tr>
<td>- 200</td>
<td>Boxes per acre actually produced</td>
</tr>
<tr>
<td>125</td>
<td>Boxes per acre loss</td>
</tr>
<tr>
<td>x $8.95</td>
<td>Price election</td>
</tr>
<tr>
<td>$1,118.75</td>
<td>Gross indemnity per acre</td>
</tr>
</tbody>
</table>

**Where to Purchase Crop Insurance**
All MPCI, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available on the RMA website at:
http://www3.rma.usda.gov/tools/agents/

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