Crop Insured
Growers must insure all their acreage of fresh freestone peaches in a county. The acreage must produce at least 200 lugs per acre (22 pounds/lug) in at least one of the last three years. The orchard must have reached at least the fifth growing season after set out. If the orchard doesn’t meet these criteria then the company can inspect and agree in writing to insure.

Counties Available
Fresh Freestone Peaches are insurable in Utah county. Fresh Freestone Peaches in other counties may be insurable by written agreement if specific criteria are met.

Causes of Loss
Adverse Weather Conditions\(^1\) Insects\(^3\)
Failure of Irrigation Water Supply\(^2\) Plant Disease\(^3\)
Fire\(^4\)
Wildlife\(^5\)

\(^1\)Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
\(^2\)If caused by an insured peril during the insurance period.
\(^3\)But not damage due to insufficient or improper application of control measures.
\(^4\)Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
\(^5\)Unless wildlife control measures have not been taken.

Insurance Period
Coverage begins for each crop year on November 21. The calendar date for the end of the insurance period for each crop year is September 30.

Important Dates
Sales Closing ....................................... November 20
Acreage Report Due................................. January 15

Coverage Levels & Premium Subsidies
The guarantee is production, measured in lugs of fresh fruit. Individual amounts of insurance are based on a grower’s production history. Insurance providers calculate individual approved-average yields from 4-10 years of production records. Growers can select a coverage level ranging from 50-75 percent of their approved average yields and 55-100 percent of a price announced by USDA, or Catastrophic Risk Protection (CAT) based on 50% of their approved yield and 55% of the price.

Price Election Price used to calculate your premium and indemnity: $5.55 per lug

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 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

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.
**Loss Example**

A claim can be filed whenever production falls short of the guarantee selected by the insured. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Based on average yield of 230 lug/acre, 65% coverage level and one basic unit, 100% share

\[
\begin{align*}
230 \times 0.65 & = \text{Lugs per acre average yield (APH)} \\
150 & = \text{Lugs per acre guarantee} \\
-100 & = \text{Lugs per acre actually produced} \\
50 & = \text{Lugs per acre loss} \\
5.55 & = \text{Price election} \\
277.50 & = \text{Gross indemnity per acre}
\end{align*}
\]

**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/

**Download Copies from the Web**


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**Regional Contact for RMA**

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