



United States Department of Agriculture
Risk Management Agency

July 2005

2005 COMMODITY INSURANCE FACT SHEET

Fresh Market Tomatoes (Guaranteed Plan) Alabama, Florida, Georgia, South Carolina

Crop Insured

The crop insured will be all tomatoes, including plum (roma), grape, and cherry-type tomatoes, in the county for which a premium rate is provided by the actuarial documents—

- in which you have a share,
- that have been transplanted for harvest as fresh market tomatoes,
- transplanted within the spring or fall planting period, as applicable,
- that on or before the acreage report date are subject to any written agreement (packing contract) executed between you and a packer to pack production,
- that are not grown for direct marketing,
- that are not inter-planted with another crop or planted into an established grass or legume.

The insured must have participated in the management of a fresh market tomato farming operation in at least one of the three previous years.

Counties Available

Alabama	Florida	Georgia	South Carolina
Blount	Gadsden	Colquitt	Beaufort
St. Clair	Holmes	Decatur	Charleston
	Jackson	Grady	Clarendon
	Walton	Mitchell	
		Seminole	

Causes of Loss

Adverse weather conditions
 Earthquake
 Fire
 Failure of irrigation water supply¹
 Insects²
 Plant disease³
 Volcanic eruption
 Wildlife

¹If caused by an insured peril that occurs during the insurance period.
²But not damage due to insufficient or improper application of pest control measures. ³But not damage due to insufficient or improper application of disease control measures.

Insurance Period

Coverage begins on each unit or part of a unit on the later of the date you submit your application or when the tomatoes are planted. Coverage will end on any insured acreage at the earliest of: (1) total destruction of the tomatoes, (2) discontinuance of harvest, (3) the date harvest should have started on any acreage that was not harvested, (4) 120 days after the date of transplanting, or replanting, (5) completion of harvest, (6) final adjustment of a loss, (7) or November 10 of the crop year.

Reporting Requirements

Acreage Report— An acreage report is due to your insurance agent by the acreage reporting date to include all acreage (insurable and uninsurable) in the county in which you have a share.

Notice of Loss—See your insurance agent for detailed requirements.

Important Dates

	Sales Closing
Alabama	March 15
Florida	January 31
Georgia	January 31
South Carolina	January 31

See your insurance agent for additional information.

Definitions

Price Election— The value unit of measure for the purpose of determining premiums and indemnity under the policy (see your insurance agent for additional pricing information).

Acre—Forty-three thousand five hundred sixty (43,560) square feet of land when row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.

Carton—A container that contains 25 pounds of fresh tomatoes unless otherwise provided in the special provisions.

Cancellation Date—The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee—The production guarantee per acre is progressive by stages of growth (see section 3 of the crop provisions 99-186).

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 1,000 cartons per acre would result in a guarantee of 650 cartons per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 65 percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 50% of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you except for an administrative fee of \$100 per county, regardless of the acreage.

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss in excess of 50 percent of the plant stand.

Loss Example

1000	APH
<u>x .65</u>	Coverage level percentage
650	Cartons per acre guarantee
<u>- 400</u>	Cartons per acre actual production
250	Cartons per acre loss
<u>x \$ 3.60</u>	Price election
\$ 900	Indemnity per acre

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