



United States Department of Agriculture  
Risk Management Agency

February 2009

## 2009 COMMODITY INSURANCE FACT SHEET

# Apples

## Utah

### Crop Insured

- Any variety of apples adapted to the area, and
- Produces at least 250 boxes (10 bins) per acre.
- An orchard inspection may be required.

### Counties Available

Box Elder Utah

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<sup>1</sup>  
 Failure of irrigation water supply<sup>2</sup>  
 Fire<sup>3</sup>  
 Insects<sup>4</sup>  
 Plant disease<sup>4</sup>  
 Wildlife<sup>5</sup>

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

<sup>4</sup>But not damage due to insufficient or improper application of control measures.

<sup>5</sup>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. 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 5<sup>th</sup> All other apple varieties
- November 10<sup>th</sup> Fuji variety

### Important Dates

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

### Options

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

### Coverage Levels and Price Elections

Varietal Group	Varieties	Price Election
A	Braeburn, Cameo, Crispin, Fuji, Gala, Honeycrisp, Jonagold, Macoun, Cripps Pink (Pink Lady), Royal Gala and Sommerfeld	\$12.40
B	All other apple varieties not specified in Group A	\$7.50

Coverage levels range from 50 to 75 percent of your average yield. **Catastrophic (CAT)** coverage level is fixed at **50** percent of your average yield and **55** percent of the price election.

**Price Election** : The price used to calculate your premium or indemnity:

Fresh: **\$10.75** per box  
 Processing: **\$2.30** per box  
 Varietal Group A: **\$12.40** per box  
 Varietal Group B: **\$7.50** per box

### Cost of Crop Insurance

CAT coverage:

- An application fee of \$300 per crop/county and
- 100 percent of the premium being subsidized.

Higher coverage levels:

- Premiums subsidized at lower rates but USDA pays at least 50 percent of the premium.
- Administrative Fee: \$30

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 per acre average yield at 65-percent coverage level and 100-percent share.

500	Boxes per acre average yield (APH)
<u>x .65</u>	Coverage level percentage
325	Boxes per acre guarantee
<u>- 200</u>	Boxes per acre actually produced
125	Boxes per acre loss
<u>x \$10.75</u>	Price election
<b>\$ 1,344.00</b>	<b>Indemnity per acre</b>

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## Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: <http://www3.rma.usda.gov/tools/agents/>

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