



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Sweet Cherries

California

Actual Revenue History

Actual Revenue History (ARH) protects you against losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. Your revenue is determined after harvest at the point of first delivery.

Crop Insured

All varieties of sweet cherries are insurable if:

- Adapted to the area;
- For fresh use only; irrigated; and
- Produced at least 2,300 pounds of cherries per acre in 1 of the 4 previous crop years.

You must insure all of your cherry acreage in the county at the same coverage level.

Counties Available

ARH for sweet cherries is available in Butte, Contra Costa, Fresno, Kern, Madera, Merced, Placer, Sacramento, San Benito, San Joaquin, Santa Clara, Stanislaus, Sutter, Tulare, and Yuba counties.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire³
 Inadequate market price
 Insects⁴
 Plant disease⁴
 Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

⁴But not damage due to insufficient or improper application of control measures.

Important Dates

Sales Closing	January 31
Acreage Report Date	March 15

Insurance Period

Insurance attaches the first year you apply for insurance, either on the later of 10 days after we receive your properly completed application in our local office or February 1 unless we inspect the acreage during the 10-day period and determine that it does not meet insurability requirements. For each crop year after that you have continual coverage on the day immediately following the end of the insurance period (for physical damage) for the crop year before. Insurance attaches no later than August 1.

End of Insurance occurs:

- 1) July 31;
- 2) Total destruction of the insured crop;
- 3) Harvest of the insured crop;
- 4) Final adjustment of a loss on a unit; or
- 5) Abandonment of the insured crop.

Coverage Levels and Premium Subsidies

You can choose coverage levels from 50 to 75 percent. Catastrophic Risk Protection (CAT) coverage is unavailable for this plan. You must choose a payment factor from 0.67 to 1.0. This reduces the amount of insurance without changing the point at which indemnities trigger and reduces premium and indemnity payment amounts

Cost of Crop Insurance

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

Loss Example

Assume an approved revenue of \$7,500, 75-percent coverage level, a payment factor of 1.0, 100-percent share, and an insurance amount of \$5,625 per acre. You market 3,200 pounds of fresh cherries per acre and receive \$1.45 per pound net.

\$7,500	Approved revenue
x .75	Coverage level
x 1.00	Payment factor
\$5,625	Amount of insurance
3,200	Pounds
x \$1.45	Per pound net price
\$4,640	Revenue to count
\$5,625	Amount of insurance
- \$4,640	Revenue to count
\$985	
x 1.0	Payment factor
\$985	Indemnity per acre

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

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