

Davis Regional Office — Davis, CA

Revised January 2014

Pears California

Crop Insured

All pears grown in the county are insurable if they are grown for fresh market or processing, that are adapted to the area, and if they produced an average of at least five tons per acre in at least 1 of the 4 previous crop years, unless the Special Provisions or a written agreement establishes a lower production level.

Counties Available

Pears are insurable in El Dorado, Lake, Mendocino, Sacramento, San Joaquin, Solano, Sutter, Yolo, and Yuba counties.

Pears in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins 10 days after submitting a completed application for the first year and February 1 of each crop year after that. Coverage ends the earliest of:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop;

- September 15 for Bartlett (green and red) and Star Crimson (Crimson Red varietal groups); or
- October 15 for all other varietal groups.

Important Dates

Sales Closing/Cancellation.....January 31, 2014
Acreage/Production Reporting.....March 15, 2014
Premium Billing.....August 15, 2014
Termination.....January 31, 2015

Price Election

The price used to determine your premium and indemnity.

Green Bartlett.....\$220 per ton
Winter and all other types.....\$495 per ton

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
	50	55	60	65	70	75
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 Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Loss Example

Assume an average yield of 25 tons per acre, 75-percent coverage level, one basic unit, price election of \$220 per ton, and 100-percent share on the Green Bartlett variety.

25	Tons per acre average yield (APH)
x 0.75	Coverage level
18.75	Tons per acre guarantee
- 10	Tons per acre actually produced
8.75	Tons per acre loss
x \$220	Price election (at 100 percent)
\$1,925.00	Gross 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 website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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