

## Davis Regional Office — Davis, CA

Revised January 2015

# Fresh Tomatoes

## California

### Crop Insured

Tomatoes are insurable if:

- Transplanted and grown for harvest as fresh market tomatoes; and
- Transplanted cherry, grape, roma, and plum tomatoes are insurable if listed in the special provisions of insurance for the county and planted for harvest as fresh market tomatoes.

### Counties Available

Fresh tomatoes are insurable in Fresno, Kern, Kings, Merced, Monterey, San Joaquin, and Stanislaus counties. Fresh tomatoes 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; or
- Wildlife.

### Insurance Period

Insurance (per acre) begins when tomatoes are planted and ends with the earliest occurrence of one of the following:

- Total destruction of tomatoes;
- Discontinuance of harvest;
- The date harvest should have started on any acreage, which was not harvested;
- 120 days after the date of transplanting or replanting;
- Final adjustment of a loss;

- Completion of harvest; or
- October 31.

### Important Dates

Sales Closing/Cancellation.....January 31, 2015  
Acreage Reporting.....July 15, 2015  
Premium Billing.....September 15, 2015  
Termination.....January 31, 2016

### 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.

### Price Election

Price used to calculate your premium and indemnity.  
Fresh Tomatoes.....\$5.15 per carton

### Loss Example

Assume 75-percent coverage, 100 percent price election of \$5.15 per carton, an average yield of 800 cartons per acre, and 100 percent share (based on San Joaquin County rates).

800	Cartons per acre average yield
x 0.75	Coverage level percentage
600	Cartons per acre guarantee
- 453	Cartons per acre actually produced
147	Cartons per acre loss
x \$5.15	Price election
<b>\$757</b>	<b>Gross indemnity per acre</b>

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/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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