USDA United States Department of Agriculture

A Risk Management Agency Fact Sheet *2016 Crop Year*

Davis Regional Office — Davis, CA

Revised November 2014

Actual Revenue History Navels

California

Crop Insured

All types of navel oranges are insurable in the county if:

- Adapted to the area;
- Sold as fresh packed use only;
- Irrigated; and
- Where trees have reached at least the sixth growing season after being set out.

You must insure all your navel orange acreage in the county, at the same coverage level.

Counties Available

Navel oranges are insurable in Fresno, Kern, Madera, and Tulare counties.

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;
- Inadequate market price;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins on November 21, 2015. Coverage ends August 31, 2016.

Important Dates

Sales Closing/Cancellation…..November 20, 2014
Acreage Reporting……...…January 15, 2015
Premium Billing……...……...August 15, 2015
Termination……...…..…November 20, 2015

Coverage Levels and Premium Subsidies

Your approved average revenue is based from 4 to 10 years of revenue records. Coverage levels range from 50 to 75 percent of your approved revenue. 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					
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) risk coverage is unavailable. If you choose a payment factor ranging from 0.67 to 1.0 it reduces the amount of insurance without changing the point at which indemnities trigger; and it reduces the premium and indemnity amount you pay.

Insurance Plans

Navels are insured under an Actual Revenue History (ARH) policy, which protects you from losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. The crop's revenue is determined after harvest at the point of first delivery.

Loss Example

Assume an approved revenue of $3,200. You choose a 75-percent coverage level and a payment factor of 1.0. You have a 100 percent share in your operation. You market 400 cartons of fresh navel oranges per acre and receive $5.00 per carton.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

$3200	Approved revenue
x 0.75	Coverage level
x 1.00	Payment factor
$2,400	Amount of insurance

400	Cartons
x $5.00	Per carton net price
$2,000	Revenue to count

$2,400	Amount of insurance
- $2,000	Revenue to count
$400	
x 1.0	Payment factor
$400	**Indemnity per acre**

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

USDA/Risk Management Agency
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
Telephone: (530) 792-5870
Fax: (530) 792-5893
E-mail: rsoca@rma.usda.gov

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