

## Davis Regional Office — Davis, CA

Revised June 2015

# Actual Revenue History Strawberry California

### Crop Insured

Actual Revenue History (ARH) strawberries are insurable in the county if:

- Grown from a disease-free nursery stock;
- Grown as annuals;
- Grown for commercial sale and irrigated; and
- Grown by a person who, in at least 3 of the 5 previous years, grew or managed a commercial strawberry operation.

### Counties Available

ARH for strawberries is available in Fresno, Merced, Monterey, Santa Barbara, Santa Cruz, and Ventura 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;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins when the crop is transplanted into the field. Insurance ends (for physical damage) when the crop is harvested or the last day of the final picking period. Insurance ends for inadequate market price on January 15 following the date of harvest.

### Important Dates

Sales Closing/Cancellation

Fresno, Merced, Santa Barbara, & Ventura

(Summer).....July 1, 2015

Monterey, Santa Barbara, Santa Cruz & Ventura

(Winter).....September 30, 2015

Acreage Reporting

Fresno & Merced

(Summer).....January 15, 2016

Santa Barbara & Ventura

(Summer).....September 15, 2015

Monterey, Santa Barbara, Santa Cruz & Ventura

(Winter).....January 15, 2016

Premium Billing.....May 1, 2016

Termination.....July 1, 2016

### Coverage Levels and Premium Subsidies

Your approved average revenue is calculated from 4 to 10 years of your revenue records. Coverage levels range from 50 to 85 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	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is not available for this product.

### Insurance Plans

Strawberries in California are insured under an ARH policy, which 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.

## Loss Example

Assume an approved revenue of \$24,500 per acre. You choose a 75-percent coverage level, a payment factor of 1.0, and a 100-percent share. The market price has also dropped below the trigger so you receive \$12,131 per acre of net revenue.

\$24,500	Approved revenue
x 0.75	Coverage level
<u>x 1.00</u>	Payment factor
\$18,375	Amount of insurance
\$18,375	Amount of insurance
- \$12,131	Revenue to count
<u>\$6,244</u>	
x 1.0	Payment factor
<b>\$6,244</b>	<b>Indemnity per acre</b>

## 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

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](mailto:rsoca@rma.usda.gov)

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