

## Davis Regional Office - Davis, CA

Revised March 2016

# Sweet Cherries

## California

### Actual Revenue History

Cherries are insured under an Actual Revenue History (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.

### Crop Insured

All varieties of sweet cherries are insurable if:

- Adapted to the area;
- For fresh use only;
- Irrigated; and
- You 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, Kings, Madera, Merced, Placer, Sacramento, San Benito, San Joaquin, Santa Clara, Stanislaus, Sutter, Tulare, and Yuba 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

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.

Coverage ends with the earliest occurrence of one of the following:

- July 31;
- Total destruction of the insured crop;
- Harvest of the insured crop;
- Final adjustment of a loss on a unit; or
- Abandonment of the insured crop.

### Important Dates

Sales Closing/Cancellation.....	January 31, 2016
Acreage Reporting.....	March 15, 2016
Premium Billing.....	August 15, 2016
Termination.....	January 31, 2017

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved revenue. 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. 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

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### 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	<b>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: [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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