

# Davis Regional Office - Davis, CA

Revised April 2016

## Figs California

### Crop Insured

All dried figs in the county are insurable if:

- They meet the standards for manufacturing grade or higher and are in at least their seventh growing season after set out;
- Adriatic, Black Mission, Calimyma, Kadota, Sierra, and Tena type;
- You insure all the acreage of each type in the county; and
- The crop must be irrigated, grown on trees that are at least 7 years old, and in an orchard that is accepted following an inspection.

### Counties Available

Figs are insurable in Fresno, Kern, Madera, and Merced counties. The crop may be insurable in other counties 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; and
- Wildlife.

### Insurance Period

You must contact a crop insurance agent before February 28 to get coverage for the first time or to change your current coverage. The first year of coverage the insurance period begins March 1. After the first year coverage is continuous. Each crop year's coverage ends at the earliest occurrence of one

of the following:

- Harvest
- Abandonment;
- Finalization of a claim; or
- October 31.

### Important Dates

Sales Closing/Cancellation.....February 28, 2016  
Acreage Reporting.....March 15, 2016  
Premium Billing.....August 15, 2016  
Termination.....February 28, 2017

### Coverage Levels and Premium Subsidies

The guarantee is production in pounds of dried figs. Individual insurance amounts are based on your approved yield. You will be asked to provide 4 to 10 years of actual yield. Coverage levels range from 50 to 85 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							
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 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

The price used to calculate a claim. Price elections vary by type and county.

## Loss Example

Assume an actual production history (APH) yield of 1500 pounds per acre, 50-percent coverage level on 25 acres of Calimyrna, selected price of \$0.85 per pound, and 100-percent share.

1500	Pounds per acre average yield (APH)
x <u>\$0.50</u>	Coverage level
750	Pounds per acre guarantee
- <u>500</u>	Pounds per acre actually produced
250	Pounds per acre loss
x <u>\$0.85</u>	Price election
<b>\$212.50</b>	<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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