

Davis Regional Office — Davis, CA

Revised October 2016

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
- Trees have reached at least the sixth growing season after being set out or fifth growing season after topwork or grafting.

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, 2017. Coverage ends August 31, 2018.

Important Dates

Sales Closing/Cancellation.....November 20, 2016
Acreage Reporting.....January 15, 2017
Premium Billing.....August 15, 2017
Termination.....November 20, 2017

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.

Catastrophic Risk Protection (CAT) risk coverage is unavailable. If you choose a payment factor ranging

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

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.

	\$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

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.

Contact Us

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

Download Copies from the Web

Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/ca_rso/.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.