

## Valdosta Regional Office — Valdosta, GA

Revised February 2014

# Fresh Market Tomatoes - APH

## Alabama, Florida, Georgia, South Carolina

### Crop Insured

All of your tomatoes in the county are insurable if:

- The actuarial documents provide premium rates;
- Grown for harvest as fresh market tomatoes;
- Transplanted within the spring or fall planting period;
- On or before the acreage report date, a written agreement (packing contract) has been executed between you and a packer, unless you control a packing facility;
- Not grown for direct marketing or interplanted with another crop; and
- You have a share in the crop.

You must have grown fresh market tomatoes for commercial sale or have participated in the management of a fresh market tomato farming operation in at least 1 of the 3 crop years before.

### Counties Available

**Alabama** - Blount and St. Clair counties.

**Florida** - Gadsden, Holmes, Jackson, and Walton counties.

**Georgia** - Colquitt, Decatur, Grady, Mitchell, and Seminole counties.

**South Carolina** - Beaufort, Charleston, and Clarendon 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 on each unit, or part of a unit, on the later of the date you submit your application or when the tomatoes are planted. Coverage ends on any insured acreage with the earliest occurrence of one of the following:

- Total destruction of the tomatoes;
- Discontinuance of harvest;
- The date harvest should have started on any acreage that was not harvested;
- 120 days after the date of transplanting or replanting;
- Completion of harvest;
- Final adjustment of a loss;
- September 20 for Alabama; or
- November 10 for Florida, Georgia, and South Carolina.

### Important Dates

#### Sales Closing/Cancellation

Alabama.....	March 15, 2014
Florida.....	January 31, 2014
Georgia.....	January 31, 2014
South Carolina.....	January 31, 2014

Talk to your crop insurance agent for other important dates.

### Reporting Requirements

**Acreage Report** - You must report all acres of the crop, in which you have a share in the county, to your crop insurance agent by the acreage reporting date.

**Notice of Loss** - Talk to your crop insurance agent for detailed requirements.

### Definitions

**Acre** - Forty-three thousand five hundred sixty (43,560) square feet of land if row widths are less than six feet. If row widths are more than six feet, the land area where at least 7,260 linear row-feet are planted.

**Cancellation Date** - The calendar date when you or your insurance company must cancel the coverage, in writing,

unless terminated according to policy terms. The policy renews each year if it is not cancelled.

**Carton** - A container of 25 pounds of fresh tomatoes.

**Price Election** - The value, per carton, used to set premiums and indemnity under the policy. For more information, talk to your crop insurance agent or see: [webapp.rma.usda.gov/apps/ActuarialInformationBrowser/](http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/).

**Production Guarantee** - The number of cartons used to calculate liability and to set indemnity in the case of a loss. The production guarantee, per acre, is progressive by growth stages. Please see the table below for more information.

Stage	Percent of stage 4 (final stage) production guarantee	Length of Time
1	50	Planting until stage 2
2	75	Earlier of: staking with one tie and pruning; or 30 days after planting until stage 3
3	90	Earlier of : end of stage 2; or 60 days after planting until stage 4
4	100	Earlier of 75 days after planting or the beginning of harvest

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. For example, an approved yield of 1,000 cartons, per acre, would result in a guarantee of 650 cartons, per acre, at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the table below. 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) coverage is fixed at 50 percent coverage level and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is an administrative fee of \$300 per crop, per county, regardless of the acreage.

### Replant Provisions

You may receive a replanting payment if the crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss of more than 50 percent of the plant stand. Talk to your crop insurance agent for details.

### Loss Example

Assume one acre of tomatoes in Florida with an approved APH yield of 1,200 cartons per acre, 65-percent coverage level, a 100-percent price election of \$5.50 per carton, production-to-count of 400 cartons, a loss occurring in the final stage, and 100-percent share.

1,200	Cartons/acre approved APH yield
x 0.65	Coverage level percentage
780	Cartons/acre production guarantee
- 400	Production-to-count
380	Carton loss per acre
x \$5.50	Price election
<b>\$2,090</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

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