

Valdosta Regional Office — Valdosta, GA

September 2014

Avocado Fruit

Florida

Crop Insured

All of your commercially grown avocado types are insurable if:

- The actuarial documents provide premium rates;
- They are grown for harvest as avocados;
- They are grown on trees that have reached at least the fourth growing season after setout;
- They are grown on acreage that has produced a minimum of 50 bushels of avocados per acre in 1 of the 3 previous crop years; and
- You have a share in the crop.

Talk to your crop insurance agent for more information.

Counties Available

Avocados are insurable in Miami-Dade County.

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:

- December 1 for existing policies;
- For new policies, if your application is received between November 21 and December 1, insurance attaches on the tenth day after your insurance company receives your properly completed application unless an inspection during the 10-day period determines that the acreage does not meet the policy requirements for insurability. You must provide the company any information required to determine the condition of the grove to be insured.

Insurance coverage ends:

- For early avocados, November 30 of the first year after coverage starts; or
- For late avocados, the second March 31 after coverage starts.

Important Dates

Sales Closing/Cancellation	November 30, 2014
Acreage Reporting	January 15, 2015
Premium Billing	August 15, 2015
Termination	November 30, 2015

Reporting Requirements

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

Notice of Loss - You must notify us at least 15 days before any production from any unit will be sold by direct marketing. Failure to give timely notice that production will be sold by direct marketing will result in an appraised amount of production-to-count of not less than the production guarantee per acre if such failure results in an inability to make an accurate appraisal. Talk to your crop insurance agent for additional requirements and details.

Production Report - A production report, by type, is required by the production reporting date. You must report:

- The number of bearing trees on insurable and uninsurable acreage;
- Any change that may adversely impact yield potential (i.e., tree damage or removal, or changes in practices);
- The age of the trees; and
- The planting pattern.

Definitions

Approved Yield - The average of the actual production history (APH) yields, assigned or adjusted yields, or unadjusted transitional yields that are calculated and approved by your insurance company. There is a 1-year lag period in reporting production. The latest APH crop year reported is determined by subtracting 2 years from the current crop year. For example, production reports through

the 2013 production year are required for determining the 2015 crop year approved APH.

Buckhorn - To prune any limb at a diameter of at least four inches.

Bushel - A unit of measure equal to 55 pounds of avocados.

Crop Year - A period beginning with the date insurance attaches to the avocado crop and extending through the normal harvest time. The crop year is designated by the calendar year after insurance attaches.

Direct Marketing - Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the fields to pick all or a portion of the crop.

Early Variety - 232, Arue, Bassage, Bernecker, Beta, Biondo, Black Prince, Blair, Catalina, Christina, Collinson, Donnie, Dr. Dupuis, Fuchs, Gorham, Hardee, Hickson, K-5, K-9, Lisa, Loretta, Marcus, Miguel, Nadir, Nesbitt, Peterson, Pinelli, Pollock, Ruehle, Simmonds, Simpson, Tonnage, Tower 2, Trapp, and Waldin.

Late Variety - All other varieties not listed as an early variety.

Price Election - The value per bushel used to determine premium and indemnity under the policy. Prices can be found at: webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your approved APH yield. For example, an approved yield of 250 bushels per acre results in a guarantee of 125 bushels per acre at the 50-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. If you choose the 50-percent coverage level, your premium share would be 33 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

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 an administrative fee of \$300 per crop per county, regardless of the acreage.

Loss Example

Assume an approved yield of 200 bushels per acre, 65-percent coverage level, 100-percent price election of \$16.20 per bushel, 100-percent share, a one acre basic unit, and 50 bushels of production-to-count due to an insurable cause of loss.

200	Bushels/acre approved yield
x 0.65	Coverage level percentage
130	Bushels guarantee
- 50	Bushels production
80	Bushels loss
x \$16.20	Price election
\$1,296	Indemnity per acre

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/.

Contact Us

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