

Valdosta Regional Office — Valdosta, GA

June 2015

Fresh Market Tomatoes (Dollar Plan) Florida

Crop Insured

All your field-grown, mature, green, or ripe, fresh-market tomatoes in the county are insurable if:

- The actuarial documents provide premium rates;
- Planted to be harvested and sold as fresh market tomatoes;
- Planted within the planting periods designated in the actuarial documents;
- Irrigated;
- Grown on acreage covered by plastic mulch;
- Not interplanted with another crop;
- Not direct seeded unless allowed by written agreement;
- Not grown for direct marketing;
- Not planted in to an established grass or legume; and
- You have a share in the crop.

You must have grown tomatoes for commercial sale, or have participated in the management of a fresh market tomato farming operation, in at least 1 of the previous 3 crop years. See policy provisions for more detailed information.

Counties Available

Insurance coverage is available in Broward, Charlotte, Collier, De Soto, Glades, Hardee, Hendry, Hillsborough, Lee, Manatee, Martin, Miami-Dade, Palm Beach, Polk, Sarasota, and St. Lucie counties.

Causes of Loss

You are protected against the following:

- Excess rain;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- Fire;
- Freeze;
- Hail;
- Tornado; or
- Tropical depression.

Insurance Period

Coverage begins when the crop is planted and ends with the earliest of one of the following:

- Total destruction of the tomatoes;
- Abandonment of the tomatoes;
- Date tomatoes should have been harvested but were not harvested;
- Final adjustment of a loss;
- Final harvest; or
- 125 days after the date of transplanting or replanting with transplants.

Important Dates

Sales Closing/Cancellation	July 31, 2015
Final Planting	(Dates Differ by County)
Acreage Reporting	(Dates Differ by County)
Premium Billing	May 1, 2016
Termination	July 31, 2016

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 - Talk to your crop insurance agent for detailed requirements.

Definitions

Carton - 25 pounds of the insured crop.

Insurance Guarantee - A dollar insurance amount, per acre, that is determined by multiplying the reference maximum dollar amount by the coverage level you choose. The percent of the insurance guarantee that is in force and depends on the plant growth stage in the table on page 2.

Minimum Value - The dollar amount, per carton, used to value appraised and unsold harvested production. This value is posted on the prices tab of the actuarial documents online tool at webapp.rma.usda.gov/apps/actuarialinformationbrowser/

Reference Maximum Dollar Amount - The dollar amount that is used in calculating the dollar coverage amount, per acre, for the insurance guarantee. This value is posted on the prices tab of the actuarial documents online tool.

Stage	Percent of insurance guarantee	Length of Time
1	50	From planting through 29 days after planting
2	75	From 30 days after planting until the beginning of stage 3
3	90	From 60 days after planting until the beginning of the final stage
Final	100	Begins the earlier of 75 days after planting or the beginning of harvest

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of the reference maximum dollar amount. Premiums are subsidized as shown in the table below. For example, if the reference maximum dollar amount is \$9,100, the 65-percent coverage level results in a \$5,915 guarantee per acre.

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 the 50-percent coverage level and 55 percent of the reference maximum dollar amount. 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 Payment

You may receive a replant payment if, due to an insured cause of loss, more than 50 percent of the plant stand will not produce tomatoes and it is still practical to replant. Talk to your crop insurance agent for more information.

Loss Example

Assume one acre of fall-planted tomatoes in Florida with a reference maximum dollar amount of \$9,100 and a loss occurring in the final stage of production. At the 65-percent coverage level there is a \$5,915 insurance guarantee (\$9,100 x 0.65 = \$5,915) per acre. Assume also production-to-count of 500 cartons per acre, due to an insurable cause of loss, and an average sale price of \$12.00 per carton.

\$4.10	Allowable cost per 25-pound carton
\$5,915	Amount of dollar coverage per acre
- \$3,950	Production-to-count is 500 cartons sold at \$7.90 each (\$12.00 price - \$4.10 allowable cost)

\$1,965 Indemnity per acre

The net value per container cannot be less than the minimum value per carton shown in the actuarial documents unless you have purchased the minimum value option with the payment of an additional premium.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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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