



United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Fresh Market Tomatoes

Pennsylvania

Crop Insured

Tomatoes transplanted and grown for harvest as **fresh market tomatoes** and subject to a packing contract executed by the acreage reporting date may be insurable. **Cherry, plum, or roma** type tomatoes are **not** insurable, except by written agreement.

The policy **does not cover** any tomato acreage:

- 1) Grown by anyone who has not grown fresh market tomatoes for commercial sales, or participated in the management of a fresh market tomato farming operation, in one of the three previous years;
- 2) Where tomatoes, peppers, eggplants, or tobacco have been grown within the previous two years unless the soil was fumigated or nematicide was applied before planting the tomatoes;
- 3) Grown for direct marketing;
- 4) Interplanted with another crop;
- 5) Planted into an established grass or legume; or
- 6) Directly seeded in the field.

Counties Available

Fresh market tomatoes are insurable in Erie, Lackawanna, Luzerne, and Wyoming Counties. Fresh market tomatoes may be insurable in other counties if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by an insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

Note: This policy does not cover damage that occurs or becomes evident after the tomatoes are harvested.

Insurance Period

Coverage begins when the tomatoes are planted and ends at the earliest of:

- 1) Total destruction of the crop;
- 2) Discontinuance of harvest;
- 3) The date harvest should have started on acreage left unharvested;
- 4) 120 days after transplanting or replanting;
- 5) Completion of harvest;
- 6) Final adjustment of a claim; or
- 7) September 20.

Reporting Requirements

You must file a report of planted tomato acreage to your crop insurance agent by the acreage reporting date established for your county.

Important Dates

Sales Closing Date March 15, 2013
 Acreage Reporting Date July 15, 2013

Duties in the Event of Damage or Loss

- 1) Protect the crop from further damage by providing sufficient care;
- 2) Notify your agent within 72 hours of your initial discovery of damage; and
- 3) Leave representative samples intact for each field of the damaged unit.

Price Election

State	Fresh Price
Pennsylvania	\$7.25 per carton

Coverage Levels and Premium Subsidies

Insurance is provided against a decline in your average APH yield due to the perils named in the Causes of Loss section. Coverage levels range from 50 to 75 percent of your average yield (for example, an average fresh market tomato yield of 531 cartons per acre would result in a guarantee of 345 cartons per

acre at the 65 percent coverage level) and are subsidized as shown in the following table. For example, if you selected the 75 percent coverage level, your premium share would be 45 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 average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300.

Stage Guarantees

The production guarantee increases by stages at intervals until the full production guarantee is reached in the fourth stage. The stages and production guarantees are as follows:

Stage	Interval	Percent of Guarantee
1	From planting until qualifying for stage 2.	50
2	From earlier of stakes driven, one tie/pruning, or 30 days after planting, until qualifying for stage 3.	75
3	From earlier of the end of stage 2 or 60 days after planting, until qualifying for stage 4.	90
4	From the earlier of 75 days after planting or the beginning of harvest.	100

Production to Count

Production on which you are not paid a claim for loss is called production-to-count. This includes appraised production, marketed production (regardless of grade), and any harvested but unmarketed production that grades 85 percent or better U.S. No. 1 with a classification size of 6 x 7 (2 8/32 inch minimum diameter) or larger.

Replanting Payment

A replanting payment is allowed if your tomato crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss in excess of 50 percent of the plant stand. The maximum amount of the replanting payment per acre will be 70 cartons multiplied by your price election.

Loss Example

This example is based on fresh market tomatoes with an approved yield of 531 cartons, 65 percent coverage level, and one basic unit.

531	Approved Yield per acre
x .65	Coverage level
345	Acre guaranteed
- 200	Production-to-Count
145	Loss per acre
x \$7.25	Price election
\$1,051	Indemnity per acre
- \$170	Estimated Premium
\$881	Indemnity/Acre

Regional Contact

USDA/Risk Management Agency

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