Apples

Massachusetts

Crop Insured

All apples in a county are insurable if:

- A premium rate is provided by the actuarial documents;
- In which you have a share;
- Grown on tree varieties that are adapted to the area;
- Acreage that has produced at least 150 bushels per acre in 1 of the past 4 years; and
- Are grown for fresh apple production or processing apple production.

Counties Available

See Massachusetts actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2014/cropcriteria.aspx for insurable counties. Apples may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

- Adverse weather conditions, including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril in the insured period;
- Insect damage and plant disease except for insufficient or improper application of control measures; or
- Wildlife,

Insurance Period

Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- November 20.

Duties in the Event of Damage or Loss

- If crop damage occurs, you must give notice within 72 hours of initial discovery of damage;
- If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest to claim an indemnity; or
- If the crop will not be harvested, you must give notice at least 3 days before the date harvest should have started.

Important Dates

Sales Closing Date..... November 20, 2013
Production Report Date ..... January 15, 2014
Acreage Report Date ..... January 15, 2014
Premium Billing Date..... August 15, 2014

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average actual production history (APH) yield of 500 bushels per acre would result in a guarantee of 250 bushels per acre at the 50-percent coverage level. You may choose different coverage levels for fresh and processing apples.

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 of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $300.

Price Elections

Fresh……$16.00
Processing……$2.60
Varietal Group A……$19.95
Varietal Group B……$12.65

Insurance Units

Basic Unit - A basic insurance unit includes all your insurable apple acreage in the county in which you have 100-percent share or which is owned by one person and operated by another person on shares.

Optional Units - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by:

- Non-contiguous land;
- Farm Service Agency Farm Numbers;
- Irrigated or non-irrigated practice;
- By type: fresh, processing, Varietal Group A, or Varietal Group B.

Varietal Group A includes Ambrosia, Braeburn, Cameo, Crispin, Cripps Pink, Fuji, Gala, Honeycrisp, Jonagold, Macoun, Pink Lady, Royal Gala, and Sommerfeld. All other varieties not specified in Varietal Group A are in Varietal Group B.

Options

Optional Coverage for Quality Adjustment
Additional protection for loss of quality when apples do not grade U.S. Fancy or better:

- Any block of apple acreage grown and maintained for processing is not eligible for optional coverage under this option;
- You certify and provide records to support at least 50 percent of the acreage reported as fresh apples was sold as fresh apples in 1 or more of the 4 most recent crop years; and
- This option is not available with a CAT policy.

Loss Example

Assume fresh apples with an approved yield of 600 bushels per acre, 65-percent coverage level, 100-percent share and a one-acre basic unit.

600	Approved Yield per acre
x .65	Coverage level
390	Acre guarantee
− 100	Production-to-Count
290	Loss per acre
x $16.00	Price election (fresh)
$4,640	Indemnity per acre
− $285	Estimated Premium
$4,355	**Indemnity/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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