

Raleigh Regional Office — Raleigh, NC

Revised November 2013

Pears

Pennsylvania

Crop Insured

All pears in a county are insurable if:

- A premium rate is provided by the actuarial document;
- Any variety of pears that is adapted to the area; and
- Have produced at least 3 tons of pears per acre in at least 1 of the previous 4 years.

Counties Available

Pears are insurable in Adams County. Pears 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 during the insurance 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
- September 15 for Bartlett pears (green and red) and October 15 for Bosc, Anjou, and all other pears.

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 DateNovember 20, 2013
 Production Report Date..... January 15, 2014
 Acreage Report Date..... January 15, 2014
 Premium Billing Date August 15, 2014

Definitions

Non-contiguous - Acreage of an insured crop that is separated from other acreage of the same insured crop by land that is neither owned by you nor rented by you for cash or a crop share. However, acreage separated by only a public or private right-of-way, waterway, or an irrigation canal will be considered as contiguous.

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 5 tons per acre would result in a guarantee of 2.5 tons per acre at the 50-percent coverage level.

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

Established Price \$660
 CAT Price \$363

Insurance Units

Basic Unit - A basic insurance unit includes all your insurable pear acreage in the county in which you have 100-percent share or that 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 (see definitions); or
- Varietal group.

Loss Example

Assume pears with an approved yield of 5 tons per acre, 65-percent coverage level, 100-percent share, and a one-acre basic unit.

	5	Approved yield per acre
x	0.65	Coverage level
	3.3	Acre guarantee
-	1.3	Production-to-count
	2	Loss per acre
x	\$660	Price election
	\$1,320	Indemnity per acre
-	\$132	Estimated premium
	\$1,188	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

USDA/RMA
 Raleigh Regional Office
 4405 Bland Road, Suite 160
 Raleigh, NC 27609
Phone: (919) 875-4880
Fax: (919) 875-4915
E-mail: rsonc@rma.usda.gov

Download Copies from the Web
 Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/nc_rso/

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.