

Spokane Regional Office — Spokane, WA

Revised September 2014

Stonefruit

Idaho, Oregon, Washington

Crop Insured

Stonefruit crops (fresh apricots, fresh freestone peaches, fresh nectarines, and fresh/processing plums) are insurable if:

- You have a share in the crop;
- Grown in the county and for which premium rates are provided in the actuarial documents;
- Grown on trees that were commercially available when the trees were set out or have since become commercially available;
- Adapted to the area;
- Grown on a root stock that is adapted to the area;
- Have produced at least 200 lugs of fresh market produce per acre (or 2.2 tons per acre for processing plums) in at least 1 of the 4 most recent actual production history crop years, unless an inspection is done and approval is granted in writing; and
- Have reached at least the fifth growing season after set out or grafting.

Counties Available

Idaho - Canyon, Gem, Idaho, Payette, and Washington counties.

Oregon - Douglas, Jackson, Marion, Polk, Umatilla, Wasco, Washington, and Yamhill counties.

Washington - Benton, Chelan, Douglas, Franklin, Grant, Okanogan, Walla Walla, and Yakima counties.

Not every county offers insurance for all four stonefruit crops. However, insurance may be offered by written agreement. Contact a crop insurance agent for further details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Disease or insect infestation if adverse weather prevents the proper application of control measures, causes properly applied control measure to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available; Earthquake;

- Failure of irrigation water supply, if due to an insured cause of loss;
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- Volcanic eruption; or
- Wildlife;

Losses are not insured if due to:

- Split pits regardless of cause; or
- Inability to market the insured crop for any reason other than actual physical damage from an insurable cause listed above (for example, quarantine, boycott or refusal of any person to accept production).

Important Dates

Sales Closing/Cancellation November 20, 2014
 Production Reporting Date January 15, 2015
 Acreage Report Date January 15, 2015

Insurance Period

Coverage begins:

- November 21; or
- The first year of coverage if your application is received after November 11, but before November 21. Insurance begins on the tenth day after your properly completed application is received.

For each crop year (after the first crop year) the policy remains continuously in force, insurance coverage begins on the day immediately following the end of the insurance period for the crop year before.

Coverage ends:

- July 31 for apricots; or
- September 30 for nectarines, peaches, and plums.

Reporting Requirements

Acreage Report - You must report to your insurance agent all the acreage (insurable and non-insurable) of stonefruit in the county in which you have chosen to insure and have a share (at the time insurance attaches), reporting the crop by type and practice.

Definitions

Direct Marketing - Sale of the insured crop directly to consumers without the intervention of an intermediary such as wholesaler, retailer, packer, processor, shipper, or buyer.

Harvest - The physical removal of mature stonefruit from the tree either by hand or machine.

Interplanted - Acreage on which two or more crops are planted in any form of alternating or mixed pattern.

Lug - A container of fresh stonefruit of specified weight. Lugs of varying sizes are converted to standard lug equivalents on the basis of the following average net pounds of packed fruit: fresh apricots - 24 pounds per lug; fresh nectarines - 25 pounds per lug; fresh freestone peaches - 25 pounds per lug and fresh plums - 28 pounds per lug. The weight of processing plums is specified in tons.

Stonefruit - Any of the following crops grown for fresh market or processing: fresh apricots, fresh freestone peaches, fresh nectarines, plums (pluots for fresh market and plums/prunes for either fresh or processing use in the Pacific Northwest), processing apricots, processing cling peaches, and processing freestone peaches.

Type - A category of a stonefruit crop with similar characteristics that are grouped for insurance purposes.

Administrative Fees

Catastrophic Risk Protection (CAT) Coverage - \$300 per crop per county

Additional Coverage - \$30 per crop per county
Waivers of administrative fees for all coverage levels (CAT and additional) are available for limited-resource farmers.

Production Guarantees

Yields are based on actual production records reported to your insurance agent and/or company. Contact your insurance agent for specific details.

Coverage Levels and Price Election

You choose a coverage level of 50 to 75 percent of your approved average yield (in 5-percent increments). Price elections are used for determining premium costs and indemnity payments in the event of a loss. CAT coverage is available at the 50-percent coverage level and 55 percent of maximum price election. For current prices, please contact your insurance agent.

Loss Example

Assume a 100-percent share of fresh freestone peaches, 70-percent coverage level, a 100-percent price election of \$4.50 per lug, and an average yield of 700 lugs per acre actual production history.

700	Lugs
x 0.70	Coverage level
490	Lugs per acre guarantee
x 50	Acres
24,500	Lugs per unit guarantee (or \$110,250 liability)
- 2,500	Lugs of actual harvested production
22,000	Lug per unit loss
x \$4.50	Price election
\$99,000	Indemnity due policyholder (less insurance premium due)

Where to Buy Crop Insurance

All crop insurance policies, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website: www3.rma.usda.gov/tools/agents/.

Regional Contact

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