

Davis Regional Office — Davis, CA

November 2017

Avocados California

Crop Insured

All commercially grown Hass and Lamb-Hass avocados are insurable in the county if:

- The crop is irrigated; and
- The crop has reached the sixth growing season after being set out, or has produced at least 2,000 pounds of avocados an acre in one of the most recent three crop years.

The grove may also be subject to an inspection to determine its insurability.

Counties Available

Avocados are insurable in Monterey, Orange, Riverside, San Luis Obispo, Santa Barbara, San Diego, and Ventura counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

The avocado crop is insured for a two-year period; for example, from December 1, 2016, through October 31, 2018. The insurance period can end earlier due to:

- Total destruction of the crop;
- Harvest of the crop;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing/CancellationNovember 30, 2017
Acreage ReportingJanuary 15, 2018
Premium BillingAugust 15, 2018

TerminationNovember 30, 2018

Coverage Levels and Premium Subsidies

The guarantee is based on your production history. You will be asked to provide four to ten years of production records to your agent. When you first apply for insurance you must certify your production records for at least the most recently completed crop year. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65 percent coverage level, your premium share would be 41 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 approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Price Elections

The price used to calculate your premium and indemnity.

2018 Price Elections:

Conventional\$0.90 per pound
Organic\$1.22 per pound

Loss Example


Assume an APH yield of 8,000 pounds per acre, 65 percent coverage level, 100 percent of the price election of \$0.84 per pound, and 100 percent share.


	8,000	Pounds per acre average yield (APH)
X	0.65	Coverage level percentage
	5,200	Pounds per acre guarantee
-	4,000	Pounds per acre actually produced
	1,200	Pounds per acre loss
X	\$0.84	Price election
	\$1,008	Gross indemnity per acre


Price used above is for example only. Contact a crop insurance agent for current information.


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 at [Agent Locator](#).

 Regional Office
Visit >

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent

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