Apples

Sales Closing Dates*

*Program may not be available in all counties.

Crop Insured

Apples are insurable if:

- You have a share in the crop;
- Premium rates are provided by the actuarial documents;
- They are grown on tree varieties that are adapted to the area;
- They are grown for fresh apple production or processing apple production;
- They are grown in an orchard that, if inspected, we consider acceptable; and
- They have produced, in at least one of the previous four crop years:
  - 10 bins of apples per acre in Montana, Wyoming, Utah, New Mexico, and all other states west thereof;
  - 200 bushels of apples per acre in Colorado; or
  - 150 bushels of apples per acre in all states not listed above.

For crops, types, or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

Insurance Period

For new insureds, coverage begins on or after:

- February 1 in California; and
- November 21 in all other states.

For carryover insureds coverage begins on the day immediately following the end of the insurance period for the previous crop year.

For all insureds, coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the insured crop;
- Final adjustment of loss;
- Abandonment of the crop; or
- November 5, in most counties.

End of Insurance period dates may vary by crop type and county, consult your crop insurance agent for more information.

Acreage Reporting Requirements

You must file a report of apple acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county, consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:

- All states, excluding California……………..1/15
- California……………………………………..3/15
CAT coverage is an administrative fee of $655, per crop per county.

Your average yield and 55 percent of the price election. The cost for Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of electing basic units, are shown below. Your share of the premium will be

<table>
<thead>
<tr>
<th>Premium Subsidies</th>
<th>Percent</th>
</tr>
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<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

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 $655, per crop per county.

Insurance Units

Basic and optional units are available in select apple counties. Premium discounts apply for basic units.

Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History.

Additional options are the Contract Pricing, Coverage Level by Irrigated Practice, Hail & Fire Exclusion, Supplemental Coverage Option (SCO), Yield Adjustment, Yield Cup Option and Fresh Option, where available. The Optional Coverage for Fresh Fruit Adjustment applies to all of your apple acreage designated in your acreage report as grown for fresh apple production and that meets the insurability requirements specified in the Apple Crop Provisions, except any acreage specifically excluded by the actuarial documents. This option is not available with Catastrophic Risk Protection coverage.

Contact a Crop Insurance Agent for More Information

All multi-peril crop insurance, including CAT policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/informationtools/agentlocator.

Useful Links

Actuarial Information Browser
https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/

RMA Map Viewer

USDA/Risk Management Agency Homepage
https://www.rma.usda.gov/

Regional Office State Directory

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.

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.

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