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 100 percent minus the subsidy amount.

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

Premium Subsidies
The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

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

Duties in the Event of Damage or Loss
If a loss occurs you must:
- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period;
- Notify us within 3 days of the date harvest should have started if the crop will not be harvested;
- Provide notice at least 15 days before any production from any unit will be sold by direct marketing;
- Provide notice at least 15 days prior to the beginning of harvest, if the crop was damaged during the growing season and you previously provided notice, and you intend to claim an indemnity as a result of the damage previously reported; and
- Leave representative samples.

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

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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