

## Davis Regional Office — Davis, CA

Revised December 2015

# Tropical Fruit - Coffee

## Hawaii

### Crop Insured

All coffee cherries are insurable if:

- There is a premium rate provided by the actuarial documents in which you have a share;
- They are grown for processing in a county;
- They are grown to produce a crop intended to be sold for human consumption;
- Insurance company inspects and approves the orchard; and
- The coffee acreage has reached 3 years by December 31, the crop year before.

Tree age is determined on December 31 using the following table:

Year	Months After Set Out
1	≤ 12
2	13 - 24
3	25 - 36
4	37+

### Counties Available

Tropical fruits are insurable in Hawaii, Kauai, Honolulu, and Maui counties. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Destruction of trees, if authorized by the insurance provider to contain the spread of disease;
- Disease, but not damage due to insufficient or improper application of control measures;
- Earthquake;
- Fire, unless weeds and undergrowth are not controlled;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;

- Tsunami;
- Volcanic eruption; or
- Wildlife, unless recommended wildlife control measures have not been taken.

### Insurance Period

Insurance begins January 1 for carryover policies and 30 days after we receive your application for a new insurance policy, but no earlier than January 1. The insurance period ends with the earliest occurrence of one of the following:

- May 31 of the following crop year; or
- Upon our determination of the total destruction of the insured crop on the unit.

### Important Dates

Sales Closing/Cancellation.... December 31, 2015  
Acreage Report.....March 15, 2016  
Premium Billing..... August 15, 2016  
Termination.....December 31, 2016

### Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on a your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to an insurance agent. 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					
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 Election

The price used to calculate your premium and indemnity.

Coffee.....\$1.35 per pound

### Loss Example

Assume one acre in Kauai, 65-percent coverage, 100 percent share, and an average yield of 4,500 pounds per acre.

4500	Pounds per acre average yield
x 0.65	Coverage level percentage
2925	Pounds per acre guarantee
- 1000	Pounds per acre actually produced
1925	Pounds per acre loss
x \$1.35	Price election, per pound
<b>\$2,599</b>	<b>Gross indemnity per acre</b>

Price election 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 on the RMA website at: [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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