

Davis Regional Office — Davis, CA

Revised December 2015

Macadamia Trees

Hawaii

Crop Insured

Macadamia trees are insurable if:

- They are grown for the production of macadamia nuts;
- The rootstock is adapted to the area;
- They are at least a year old when the insurance period begins; and
- If RMA inspects and approves the orchard.

Counties Available

Macadamia trees are insurable in Hawaii, Kauai, and Maui counties. Macadamia trees in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

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

Coverage begins on January 1 of each crop year, except for the year of the application. If your application is received after December 22 but before January 1, insurance will begin 10 days after your properly completed application is received in our local office, unless we inspect the acreage during the 10-day period and determine that it does not meet insurability requirements. You must provide any information that we require for the crop or to

determine the condition of the orchard. Insurance is provided for trees by age of plant. Coverage ends on December 31.

Important Dates

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

Coverage Levels and Premium Subsidies

You can select a coverage level ranging from 50 to 75 percent of the maximum value established for the age of the tree. 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 Election

The price used to calculate your premium and indemnity. Dollar amounts vary with the age of the tree. Contact a crop insurance agent for more details.

Loss Example

Assume 65-percent coverage level, 100 percent share, for 9 year old trees in Hawaii County. The amount of coverage is \$5,850.

1.0	Share
<u>- 0.65</u>	Coverage level
35	Deductible
75	Percent loss
<u>- 35</u>	Deductible
40	Adjusted loss percentage
40	Adjusted loss percentage
<u>÷ 65</u>	Coverage Level
0.615	Loss factor
\$5,850	Amount of coverage per acre
<u>x 0.615</u>	Loss factor
\$3,598	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 on the RMA website at: www.rma.usda.gov/tools/agent.html.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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