Crop Insured
All apples in a county are insurable if:
- A premium rate is provided by the actuarial documents;
- You have a share;
- They are grown on tree varieties that are adapted to the area;
- Acreage has produced at least 150 bushels per acre in 1 of the past 4 years; and
- They are grown for fresh apple production or processing apple production.

Counties Available
See your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2017crop criteria.aspx for insurable counties. Apples may be insurable in other counties 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, including hail, frost, freeze, wind, drought, excess precipitation, and excess sun causing sunburn;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire caused by an insured peril in the insured period;
- Insect damage and plant disease except for insufficient or improper application of control measures; or
- Wildlife.

Insurance Period
Coverage begins on November 21 and ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a claim;
- Abandonment of the crop; or
- November 5.

Important Dates
Sales Closing Date ......................... November 20, 2016
Production Reporting Date ............... January 15, 2017
Acreage Reporting Date ................... January 15, 2017
Premium Billing Date ...................... August 15, 2017

Duties in the Event of Damage or Loss
Notice of Loss - If a loss occurs notify your crop insurance agent:
- Within 72 hours of initial discovery of damage;
- If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest to claim an indemnity; or
- At least 3 days before the date harvest should have started if the crop will not be harvested.

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average actual production history (APH) yield of 600 bushels per acre would result in a guarantee of 300 bushels per acre at the 50-percent coverage level. You may choose different coverage levels for fresh and processing apples.

<table>
<thead>
<tr>
<th>Item</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</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 $300.

Price Elections
An established price used to calculate your premium and indemnity. Contract pricing options are available for certified organic crops grown under guaranteed contracts. For price elections see your state’s actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2017crop criteria.aspx.
Insurance Units

Basic Unit - A basic insurance unit includes all your insurable apple acreage in the county in which you have 100-percent share or which is owned by one person and operated by another person on shares.

Optional Units - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by:
- Non-contiguous land;
- Farm Service Agency Farm Serial Numbers;
- Irrigated or non-irrigated practice; or
- By type: Fresh, Processing, Varietal Group A, Varietal Group B, or Varietal Group C.

Varietal Groups Are Defined As:
- Varietal Group A - Honeycrisp;
- Varietal Group B - Cortland, Empire, Fuji, Gala, Jonagold, Macoun, McIntosh, Ozark Gold, Paula Red, Cripps Pink (Pink Lady), and Red Rome; and
- Varietal Group C - All other apple varieties not specified in Varietal Group A or Varietal Group B.

Additional Coverage Options

Optional Coverage for Quality Adjustment
Additional protection for loss of quality when apples do not grade U.S. Fancy or better:
- Any block of apple acreage grown and maintained for processing is not eligible for optional coverage under this option;
- You must certify and provide records to support at least 50 percent of the acreage reported as fresh apples was sold as fresh apples in 1 or more of the 4 most recent crop years; and
- This option is not available with a CAT policy.

Supplemental Coverage Option (SCO)
SCO is available for apples in some counties. If elected, SCO provides additional coverage for a portion of your underlying crop insurance policy deductible. A map of SCO availability can be accessed through the Map Viewer tool on the RMA website at prodwebnlb.rma.usda.gov/apps/MapViewer/index.html.

Yield Exclusion (YE)
The APH Yield Exclusion is available in some apple counties. YE allows you to exclude yields in exceptionally bad years from your production history when calculating yields used to establish your crop insurance coverage.

Loss Example
Assume fresh apples with an approved yield of 600 bushels per acre, 65-percent coverage level, non-irrigated, 100-percent share and a one-acre basic unit.

\[
\begin{align*}
\text{Approved yield per acre} & = 600 \\
\text{Coverage level} & = 0.65 \\
\text{Acre guarantee} & = 390 \\
\text{Production-to-count} & = 100 \\
\text{Loss per acre} & = 290 \\
\text{Price election (fresh)} & = $14.15 \\
\text{Indemnity/acre} & = $4,104
\end{align*}
\]

Where to Buy Crop Insurance
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/tools/agent.html.

Contact Us
USDA/RMA
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Phone: (919) 875-4880
Fax: (919) 875-4915
Email: rsonc@rma.usda.gov

Download Copies from the Web
Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/nc_rso/.

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.