



# Specialty Crops

## Fact Sheet



### General Information

Specialty crops include fruits and vegetables, tree nuts, dried fruits, and horticulture nursery crops (including floriculture).

RMA offers crop insurance for specialty crops under individual crop policies. A current list of specialty crops for which you can buy individual crop insurance can be found on [RMA's Specialty Crops webpage](#).

RMA also offers the [Whole Farm Revenue Protection \(WFRP\)](#) and [Micro Farm insurance programs](#) that provide a risk management safety net for all commodities on the farm under one insurance policy. WFRP covers up to \$17 million in insured revenue and Micro Farm has approved revenue limits of \$350,000 for the initial year of insurance and \$400,000 for carryover policies. This includes farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. WFRP and Micro Farm provide protection against the loss of insured revenue due to an unavoidable natural cause of loss.

Federal crop insurance coverage for specialty crops has grown steadily over the past 15 years and the amount of insurance for specialty crops totaled more than \$28 billion in 2025.

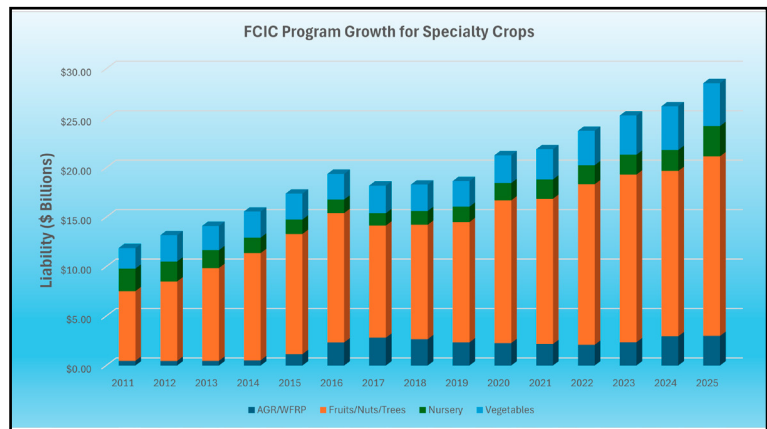
### Product Development for Specialty Crops

The 2018 Farm Bill provided some new requirements for RMA's Specialty Crops program. In response, RMA has set a priority to seek new ways to provide risk management tools for specialty crops. The agency has made significant progress in research and development of innovative risk management products for producers of specialty crops.

RMA continually seeks feedback from and responds to commodity organizations and industry stakeholders who either desire a new Federal crop insurance product or an enhancement to an existing product. RMA is committed to exploring options for providing coverage to specialty crops while considering producer interest and the efficient use of taxpayer dollars.

### Written Agreements

If you would like to request insurance for a specialty crop that is not insurable in your county, but is insurable in other counties, you may complete and submit a Request for Actuarial Change through a crop insurance agent. RMA Regional Offices are authorized to review Requests for Actuarial Change and approve requests for written agreements on behalf of the Federal Crop Insurance Corporation.



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## Specialty Crops Liaisons

RMA's Regional Offices serve as a local point of contact to ensure that local issues, concerns, and differences are considered. Specialty Crops Liaisons are designated in each RMA Regional Office to assist in identifying the risk management needs of local specialty crop producers. Producers are encouraged to contact their local Specialty Crops Liaison for information concerning crop insurance coverage for specialty crops.

The Specialty Crops web page also includes information about efforts to provide and expand crop insurance for producers of specialty crops, outreach events, and an online mechanism to provide comments pertaining to specialty crops. If you have feedback on how we can improve coverage for specialty crops, please email us at [SpecialtyCrops@rma.usda.gov](mailto:SpecialtyCrops@rma.usda.gov).



## Where to Buy Crop Insurance

Contact a crop insurance agent to see how Federal crop insurance can meet the specific needs of your operation. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at [rma.usda.gov/agent-locator](https://rma.usda.gov/agent-locator).

## More Information

Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://rma.usda.gov) or by contacting their RMA Regional Office.

*RMA fact sheets give only a general overview of Federal crop insurance programs, not complete policies. For further information and an evaluation of your risk management needs, contact a crop insurance agent.*

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