

Davis Regional Office — Davis, CA

Revised January 2017

Fresh Market Tomatoes California

Crop Insured

Tomatoes are insurable if:

- Transplanted and grown for harvest as fresh market tomatoes; and
- Transplanted cherry, grape, roma, and plum tomatoes are insurable if listed in the special provisions of insurance for the county and planted for harvest as fresh market tomatoes.

Counties Available

Fresh tomatoes are insurable in Fresno, Kern, Kings, Merced, Monterey, San Joaquin, and Stanislaus counties. Fresh tomatoes 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;
- Earthquake;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Insurance (per acre) begins when tomatoes are planted and ends with the earliest occurrence of one of the following:

- Total destruction of tomatoes;
- Discontinuance of harvest;
- The date harvest should have started on any acreage, which was not harvested;
- 120 days after the date of transplanting or replanting;
- Final adjustment of a loss;
- Completion of harvest; or
- October 31.

Important Dates

Sales Closing/Cancellation.....January 31, 2017
 Acreage Reporting.....July 15, 2017
 Premium Billing.....September 15, 2017
 Termination... ..January 31, 2018

Coverage Levels and Premium Subsidies

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 at which you are compensated per bushel in the event of a loss, based on the percentage of the established price you have chosen.

Loss Example

Assume 75 percent coverage, 100 percent price election of \$5.20 per carton, an average yield of 800 cartons per acre, and 100 percent share (based on San Joaquin County rates).





	800	Cartons per acre average yield (APH)
X	0.75	Coverage level percentage
	600	Cartons per acre guarantee
-	453	Cartons per acre actually produced
	147	Cartons per acre loss
X	\$5.30	Price election
	\$764	Gross 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 [Agent Locator](#).



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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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