

Davis Regional Office — Davis, CA

November 2017

# Actual Revenue History Strawberry California

## Crop Insured

Actual Revenue History (ARH) strawberries are insurable in the county if:

- Grown from a disease-free nursery stock;
- Grown as annuals;
- Grown for commercial sale and irrigated; and
- Grown by a person who, in at least 3 of the 5 previous years, grew or managed a commercial strawberry operation.

## Counties Available

ARH for strawberries is available in Fresno, Merced, Monterey, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura counties.

## 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

Sales Closing/Cancellation

Fresno, Merced, San Luis Obispo, Santa Barbara, and Ventura

(Summer).....July 1, 2017

Monterey, Santa Barbara, San Luis Obispo, Santa Cruz, and Ventura

(Winter).....September 30, 2017

Acreage Reporting

Fresno and Merced

(Summer).....January 15, 2018

San Luis Obispo, Santa Barbara, and Ventura

(Summer).....September 15, 2017

Monterey, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura

(Winter).....January 15, 2018

Premium Billing.....May 1, 2018

Termination.....July 1, 2018

## Coverage Levels and Premium Subsidies

Your approved average revenue is calculated from 4 to 10 years of your revenue records. Coverage levels range from 50 to 85 percent of your approved revenue. 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							
<b>Coverage Level</b>	50	55	60	65	70	75	80	85
<b>Premium Subsidy</b>	67	64	64	59	59	55	48	38
<b>Your Premium Share</b>	33	36	36	41	41	45	52	62

Catastrophic Risk Protection (CAT) coverage is not available for this product.

## Insurance Plans

Strawberries in California are insured under an ARH policy, which protects you against losses from low yields, low prices, low quality, or any combination of these events. Your coverage is based on your own net revenue history. Your revenue is determined after harvest at the point of first delivery.

# Loss Example

Assume an approved revenue of \$24,500 per acre. You choose a 75-percent coverage level, a payment factor of 1.0, and a 100-percent share. The market price has also dropped below the trigger so you receive \$12,131 per acre of net revenue.

	\$24,500	Approved revenue
X	0.75	Coverage level
X	1.00	Payment Factor
	\$18,375	Amount of insurance
	\$18,375	Amount of insurance
-	\$12,131	Revenue to count
	\$6,244	
X	1.0	Payment Factor
	\$6,244	Indemnity per acre

## 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](#).

 **Regional Office** Visit >

 430 G Street  
Suite 4168  
Davis, CA 95616-4168

 Phone: 530-792-5870

 Fax: 530-792-5893

 Email: [rsoca@rma.usda.gov](mailto:rsoca@rma.usda.gov)

*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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