**Apples**

### Sales Closing Dates*

*Program may not be available in all counties.*

### Crop Insured

Apples are insurable if:
- You have a share in the crop;
- Premium rates are provided by the actuarial documents;
- They are grown on tree varieties that are adapted to the area;
- They are grown for fresh apple production or processing apple production;
- They are grown in an orchard that, if inspected, we consider acceptable; and
- They have produced, in at least one of the previous four crop years:
  - 10 bins of apples per acre in Montana, Wyoming, Utah, New Mexico, and all other states west thereof;
  - 200 bushels of apples per acre in Colorado; or
  - 150 bushels of apples per acre in all states not listed above.

For crops, types, or practices not insurable in a county, consult a crop insurance agent about the availability of coverage through a written agreement.

### Acreage Reporting Requirements

You must file a report of apple acreage with your crop insurance agent by the acreage reporting date. Acreage reporting dates vary by crop and county, consult your crop insurance agent for more information and specific reporting requirements.

Acreage reporting dates:
- All states, excluding California..............1/15
- California........................................3/15

### Causes of Loss

You are protected against the following:
- Adverse weather conditions, including natural perils such as drought and excess precipitation;
- Earthquake;
- Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insects and plant disease, except for insufficient or improper application of pest or disease control measures;
- Wildlife;
- Volcanic eruption; or
- All other natural causes of loss that cannot be prevented, including, but not limited to, hail, wind, excess sun causing sunburn, and frost and freeze causing russetting.

Additionally, we will not insure against:
- Damage or loss of production due to your inability to market the apples for any reason other than actual physical damage for an insurable cause of loss.

### Insurance Period

For new insureds, coverage begins on or after:
- February 1 in California; and
- November 21 in all other states.

For carryover insureds coverage begins on the day immediately following the end of the insurance period for the previous crop year.

For all insureds, coverage ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the insured crop;
- Final adjustment of loss;
Abandonment of the crop; or November 5, in most counties.
End of Insurance period dates may vary by crop type and county, consult your crop insurance agent for more information.

### Duties in the Event of Damage or Loss

If a loss occurs you must:
- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period;
- Notify us within 3 days of the date harvest should have started if the crop will not be harvested;
- Provide notice at least 15 days prior to the beginning of harvest, if the crop was damaged during the growing season and you previously provided notice, and you intend to claim an indemnity as a result of the damage previously reported; and
- Leave representative samples.

### Coverage Levels and Premium Subsidies

The premium subsidy percentages and available coverage levels, if electing basic units, are shown below. Your share of the premium will be 100 percent minus the subsidy amount.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>67</td>
</tr>
<tr>
<td>55</td>
<td>64</td>
</tr>
<tr>
<td>60</td>
<td>64</td>
</tr>
<tr>
<td>65</td>
<td>59</td>
</tr>
<tr>
<td>70</td>
<td>59</td>
</tr>
<tr>
<td>75</td>
<td>55</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium Subsidy</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>33</td>
<td>100 - 67</td>
</tr>
<tr>
<td>36</td>
<td>100 - 64</td>
</tr>
<tr>
<td>36</td>
<td>100 - 64</td>
</tr>
<tr>
<td>41</td>
<td>100 - 59</td>
</tr>
<tr>
<td>41</td>
<td>100 - 59</td>
</tr>
<tr>
<td>45</td>
<td>100 - 55</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 $655, per crop per county.

### Contact a Crop Insurance Agent for More Information

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/informationtools/agentlocator.

### Useful Links

- **Actuarial Information Browser**
  https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/

- **RMA Map Viewer**

- **USDA/Risk Management Agency Homepage**
  https://www.rma.usda.gov/

- **Regional Office State Directory**

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.

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.