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### **Crop Insurance Deadline Nears in Maryland**

News Release | Raleigh, North Carolina | November 5, 2015 View PDF

# Apple and Peach Growers Need to Make Insurance Decisions Soon

RALEIGH, N.C., Nov. 5, 2015 - USDA's Risk Management Agency (RMA) reminds Maryland apple and peach growers that the final date to apply for crop insurance on next year's crop is November 20. Current policyholders who wish to make changes to their existing contracts also have until November 20 to do so.

Price elections for 2016 are \$17.30 per bushel for fresh apples, \$4.25 per bushel for processing apples, \$50.50 per bushel for Varietal Group A apples, \$15.95 for Varietal Group B apples, and \$11.65 for Varietal Group C apples. Peach price elections are \$21.25 per bushel for fresh peaches and \$7.25 for processing peaches. Crop insurance provides coverage against production losses due to damage caused by natural perils and adverse weather conditions such as hail, wind, frost, and drought.

Fruit growers' actual coverage amounts are determined from their actual yields and the protection level they select. Fruit growers should consider making crop insurance an essential part of their overall risk management plan to help protect their operations from financial loss.

Fruit Growers are encouraged to visit their crop insurance agents soon to learn specific details for the 2016 crop year. Crop insurance coverage decisions must be

made on or before the sales closing date.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the RMA <u>Agent Locator</u>. Fruit growers can use the RMA <u>Cost Estimator</u> to get a premium amount estimate of their insurance needs online. Learn more about crop insurance and the modern farm safety net at the <u>RMA website</u>.

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