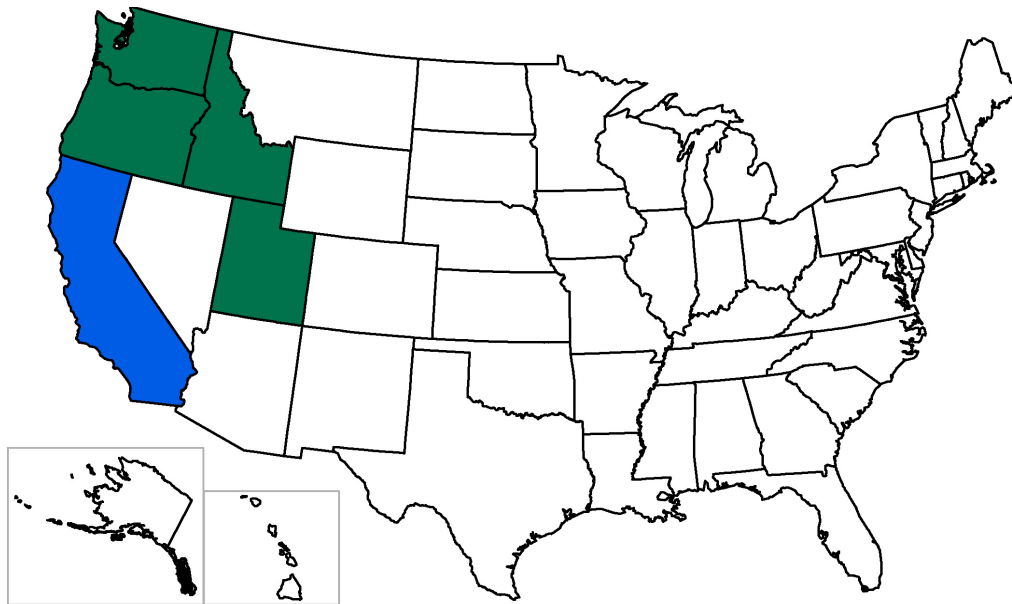


# Stonefruit: Apricots, Freestone Peaches, Cling Peaches, Nectarines, and Plums



## Sales Closing Dates\*



■ 1/31     ■ 11/20

\*Program may not be available in all counties.

## Crop Insured

Stonefruit includes:

- ◆ Fresh/Processing Apricots;
- ◆ Fresh/Processing Freestone Peaches;
- ◆ Processing Cling Peaches;
- ◆ Fresh Nectarines;
- ◆ Fresh Plums; and
- ◆ Other crops listed in the Special Provisions.

Stonefruit are insurable if:

- ◆ Premium rates are provided by the actuarial documents;
- ◆ You have a share in the crop;
- ◆ Trees were commercially available when the trees were set out or have subsequently become commercially available;
- ◆ Trees are adapted to the area;
- ◆ Trees are grown on root stock that is adapted to the area;
- ◆ Trees are in compliance with the applicable State's Tree Fruit Agreement or related crop advisory board for the state, when such regulations exist;
- ◆ Trees have produced at least 200 lugs of fresh market production per acre, or at least 2.2 tons per acre for processing crops, in at least one of the four most recent actual production history crop years, unless otherwise allowed by the Special Provisions; and
- ◆ Trees have reached at least the fifth leaf year, including the fifth leaf year after grafting if grafting occurs after set out, unless otherwise allowed by the Special Provisions.

## 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 Agent Locator](#).

## Useful Links

[Actuarial Information Browser](#)

[Cost Estimator](#)

[RMA Map Viewer](#)

[USDA/Risk Management Agency Homepage](#)

[Regional Office State Directory](#)



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

## Insurance Period

For new insureds, coverage begins on or after:

- ◆ February 1 in California; or
- ◆ November 21 in all other states.

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

For all insureds, coverage ends at the earliest occurrence of:

- ◆ Total destruction of the crop;
- ◆ Harvest of the insured crop;
- ◆ Final adjustment of loss;
- ◆ Abandonment of the crop;
- ◆ July 31 for all apricots;
- ◆ September 30 for all nectarines and peaches;
- ◆ September 30 for all fresh plums except California;
- ◆ October 20 for all fresh plums in California; and
- ◆ As otherwise provided in the Special Provisions.

## Acreage Reporting Requirements

You must file a report of Stonefruit 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, except California .....1/15
- ◆ California .....3/15

## Causes of Loss

You are protected against the following:

- ◆ Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- ◆ Earthquake;
- ◆ Failure of the irrigation water supply, if caused by an insured peril during the insurance period;
- ◆ Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- ◆ Wildfire; or
- ◆ Volcanic eruption.

Additionally, we will not insure against:

- ◆ Disease or insect infestation, unless adverse weather results in insufficient or ineffective control measures, or adverse weather causes disease or insect infestation for which no effective control mechanism is available;
- ◆ Split pits regardless of cause; or
- ◆ Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss.

## Duties in the Event of Damage or Loss

If a loss occurs you must:

- ◆ Notify us within 3 days after the date harvest should have started if the insured crop will not be harvested;
- ◆ Notify us at least 15 days before any production will be harvested for direct marketing;
- ◆ 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
- ◆ Not destroy the damaged crop until you are given written consent to do so.





### Coverage Levels and Premium Subsidies

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

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.

### Insurance Units

Basic and optional units are available in select stonefruit counties. Premium discounts apply for basic units.

	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	60

### Coverage Options

You may buy crop insurance coverage under one of the insurance plans offered: Catastrophic Risk Protection or Actual Production History.

Additional options are the Contract Pricing, Hail & Fire Exclusion, Yield Adjustment, Yield Exclusion, and Yield Cup Option.