



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20690U (08-2023)

KIWIFRUIT CROP INSURANCE STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: Kiwifruit Crop Insurance Standards Handbook	NUMBER: FCIC-20690U OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: August 17, 2023
SUBJECT: Provides the procedures and instructions for administering the Kiwifruit Crop Insurance Program	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Kiwifruit Crop Insurance Program. This handbook is effective for the 2024 and succeeding crop years.

KIWIFRUIT CROP INSURANCE STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

The purpose of this handbook is to provide supplementary instructions for establishing Kiwifruit crop insurance coverage in accordance with the Kiwifruit CP (24-0463), Kiwifruit LASH (FCIC-20690L), GSH (FCIC-18190), and the CIH (FCIC-18010). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/Policy-and-Procedure/Privately-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

In general, the Kiwifruit Crop Insurance Program will be administered under the procedures contained in the FCIC-18010 CIH for Category C crops. Other applicable terminology and instructions contained in the CIH, GSH, and LAM and applicable exhibits that apply to the AIP and the insured, apply to the Kiwifruit Crop Insurance Program.

B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Kiwifruit 508(h) during the FCIC Board meeting in February 2022, under section 508(h) of the Federal Crop Insurance Act. Kiwifruit was implemented on August 31, 2023, for the 2024 reinsurance year and 2024 commodity year.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov/. For more information on the RMA Non-Discrimination Statement, see the DSSH.

1 General Information (Continued)

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
KIWIFRUIT LASH	Provides loss adjustment procedures for kiwifruit.

- (1) This handbook contains terms, abbreviations, and definitions general (not crop-specific) to the kiwifruit crop insurance program that are identified in the CIH, GSH, and LAM.
- (2) Terms, abbreviations, and definitions specific to this kiwifruit crop insurance program are listed in [Exhibits 1](#) and [2](#), herein, and specific procedures in this handbook are identified as additions or exceptions to those general procedures contained in the CIH.

2 Responsibilities

A. AIPs

AIPs must use standards, procedures, methods, and instructions as authorized by FCIC in the sale and service of crop insurance policies. Each AIP is responsible for using RMA-approved procedures. Procedures, herein, must be administered on a policy basis.

B. Insureds

To be eligible for the Kiwifruit Crop Insurance Program, insureds must comply with all terms and conditions of the BP and CP.

3-10 Reserved

PART 2: KIWIFRUIT CROP PROVISIONS AND PROGRAM DETAILS

11 Availability

The Kiwifruit Crop Insurance Program is patterned after other Category C APH-based crops and provides an indemnity caused by the insured causes of loss contained in the CP occurring during the insurance period.

The Kiwifruit Crop Insurance Program is available in counties where the insurance program is offered.

Written agreements are not allowed under the kiwifruit insurance program.

12 Eligibility

A. Kiwifruit Insurance Program

The Kiwifruit Crop Insurance Program is available to all persons with a share in insurable kiwifruit acreage meeting the insurability provisions contained in the BP, CP, and SP, and located in approved counties in California.

B. Ineligible Persons

Any person with a delinquent Federal crop insurance debt to RMA or an AIP, or who is otherwise ineligible under the BP, may not obtain kiwifruit insurance coverage.

13 Coverage Levels and Prices for Determining Indemnities

A. Coverage Levels

The insured may select a different coverage level for each type contained in the SP. For example, the insured may elect the 75 percent coverage level on one type and the 65 percent coverage level on a different type.

B. Price Elections

If the AD designates separate prices by type, the insured may select one price for each type designated in the AD, even if the prices for each type are the same. The prices the insured chooses for each type are not required to have the same percentage relationship to the maximum price offered by the AIP for each type. For example, if the insured chooses 100 percent of the maximum price for one type, the insured may choose 75 percent of the maximum price for another type.

Note: If the insured elects the Catastrophic Risk Protection level of insurance for the insured crop, the CAT level of coverage and price election will be applicable to all insured acreage of the insured crop in the county.

14 Insured Crop

A. Insured Crop

The crop insured will be all the kiwifruit grown in the county shown on the application and for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) that are of varieties adapted to the area;
- (3) that are irrigated;
- (4) on acreage where the vines have reached at least the fifth leaf year after being set out, unless otherwise provided in the SPs;
- (5) grown for the production of fresh kiwifruit; and
- (6) that are grown in a vineyard that, if inspected, is considered acceptable by the AIP.

B. Insurable Acreage

Kiwifruit interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that it does not meet the requirements contained in the insured's policy.

15 Important Dates

A. Contract Change Date

August 31 preceding the cancellation date.

B. Sales Closing Date

November 20.

C. Cancellation and Termination Dates

November 20 before the beginning of the crop year.

D. Premium Billing Date

August 15 following the SCD for the crop year.

E. Production Reporting Date

January 15.

F. Acreage Reporting Date

January 15.

G. Insurance Period

(1) Beginning of the Insurance Period Date:

Insurance begins on December 1 on each crop year for new or carryover policies, as applicable, unless the AIP inspects the acreage and determine it does not meet the requirements for insurability contained in the CP (the insured must provide any information the AIP requires so the AIP may determine the condition of the acreage to be insured).

(2) For each subsequent crop year that the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the prior crop year. Policy cancellation that results solely from transferring an existing policy to a different AIP for a subsequent crop year will not be considered a break in continuous coverage.

(3) End of the Insurance Period Date:

(a) Varietal Group A: November 30

(b) Varietal Group B: November 15

(c) Varietal Group C: November 30

(d) As otherwise provided for specific types on the SP.

(4) Insurance will not be considered to have attached if the insured's policy is canceled or terminated in accordance with the policy for the crop year after coverage begins, but on or before the later of the cancellation or termination date. No premium, administrative fee, or indemnity will be due for such crop year.

(5) If the insured acquires an insurable share in insurable acreage after coverage begins, but before the ARD, coverage will attach on the calendar date for the beginning of the insurance period if, after inspection, the AIP considers the acreage acceptable.

(6) Insurance will not attach to insurable acreage if the insured relinquishes their insurable interest before the ARD for the crop year. No premium or indemnity will be due unless:

(a) a transfer of coverage and right to indemnity has been approved by the AIP;

(b) the AIP is notified of the transfer in writing by the insured or transferee by the ARD; and

(c) the transferee is eligible for crop insurance.

A. Crop Provisions – Insured Causes

The CP provides crop insurance coverage only against the following causes of loss that occur within the insurance period:

- (1) adverse weather conditions;
- (2) fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the vineyard;
- (3) earthquake;
- (4) volcanic eruption;
- (5) failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- (6) insects, but not damage due to insufficient or improper application of pest control measures;
- (7) plant disease, but not damage due to insufficient or improper application of disease control measures; or
- (8) an insufficient number of chilling hours to effectively break dormancy.

B. Exclusions

In addition to the causes of loss excluded in section 12 of the BP, we will not insure against damage or loss of production due to:

- (1) Pseudomonas regardless of cause; or
- (2) inability to market the kiwifruit for any reason other than actual physical damage from an insurable cause specified in this section. For example, the AIP will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

17 Unit Division

A. Basic Unit

Basic units will be established in accordance with section 1 of the BP and section 2 of the CP.

B. Optional Units

In lieu of section 34(c) of the BP, optional units may be established only if each optional unit is located on non-contiguous land.

C. Enterprise Units

In lieu of section 34(a)(2)(i) and (ii) of the BP, for an enterprise unit:

- (1) To qualify, an enterprise unit must contain all of the insurable acreage of the same insured crop in:
 - (a) two or more optional units;
 - (b) two or more sections, section equivalents, or FSA farm numbers where sections, section equivalents, or FSA farm numbers are applicable for unit division purposes; or
 - (c) any combination of two or more parcels under Para. 17C(1)(a) and (b) of this handbook.
- (2) To qualify, at least two of the optional units, sections, section equivalents, or FSA farm numbers under Para. 17C(1)(a) – (c) of this handbook each must contain at least the lesser of 20 acres or 20 percent of the insured crop acreage in the enterprise unit. Separate optional units, sections, section equivalents, or FSA farm numbers may be aggregated to meet the 20 acre or 20 percent acreage requirement.

Enterprise units must be administered in accordance with section 34(a)(4)(iv) - (vii) of the BP.

D. Whole Farm Units

Whole farm units are not allowed under the kiwifruit insurance program.

No other unit or unit division under section 34 of the BP is applicable unless allowed in the SP.

18 Quality Adjustment

Kiwifruit production to count includes:

- (1) all harvested and appraised kiwifruit production from the insurable acreage that grades KAC No. 1 or better or that meets or exceeds the standards in other applicable grading standards if specified in the SP.
- (2) if due to insured causes, any production that does not meet the grade standards specified in item (1) and the production is harvested and:
 - (a) sold, such production will be considered production to count without regard to grade; or
 - (b) not sold, such production will not be considered production to count.

19 Calculation Example

Example:

The insured has a 100 percent share in a unit of kiwifruit containing 200 acres with a production guarantee per acre of 8,450 pounds (13,000-pound approved yield acre \times 65% coverage level), the insured's production guarantee for the unit is 1,690,000 pounds (200 acres \times 8,450-pound per acre production guarantee), the insured's price election is \$0.91 per pound (\$0.91 published price election \times 100% price percentage). Due to adverse weather (e.g., wind and rain during bloom), the insured's production to count is 1,400,000 pounds (7,000 pounds per acre \times 200 acres). The insured's premium rate is 7.5 percent.

The liability is \$1,537,900 (200 acres \times 8,450-pound per acre production guarantee \times \$0.91 price election).

The premium due is \$115,343 (8,450 pounds production guarantee per acre \times \$.091 \times 200 acres \times 0.075 premium rate \times 100% share).

Indemnity:

- (1) 200 acres \times 8,450-pound production guarantee per acre = 1,690,000-pound production guarantee;
- (2) 1,690,000-pound production guarantee \times \$0.91 per pound price election = \$1,537,900 value of the production guarantee;
- (4) 1,400,000 pounds production to count \times \$0.91 price election = \$1,274,000 value of production to count;
- (6) \$1,537,900 - \$1,274,000 = \$263,900; and
- (7) \$263,900 \times 1.000 share = \$263,900 indemnity.

20 Excluded Coverages

The following coverages and the following yield adjustments do not apply to the kiwifruit insurance program:

- (1) Late and prevented planting;
- (2) Replanting;
- (3) Trend adjustment;
- (4) Yield Exclusion; or
- (5) Quality Loss Option.

21 Service Forms

The following forms are required for the kiwifruit insurance program:

- (1) Application;
- (2) Policy Change;
- (3) Acreage Report;
- (4) Applicable Crop Inspection Forms (PAW and PAIR); and
- (5) Production Report.

22-30 Reserved

PART 3: KIWIFRUIT CROP INSURANCE AND GENERAL STANDARDS HANDBOOK

31 CIH, DSSH, LAM, and GSH Applicability

Changes and additions to the CIH, DSSH, LAM, and GSH for the kiwifruit insurance program are described in this part. All other applicable CIH, DSSH, and GSH procedures apply.

32 General Information

A. Kiwifruit

- (1) is considered a Category C crop;
- (2) is covered under the APH coverage plan (90); and
- (3) utilizes APH procedures contained in the CIH:
 - (a) to establish insurance yields; and
 - (b) for all other applicable insurance purposes.

B. Insurability Requirements

Availability

- (1) The kiwifruit insurance program is available for California counties for which a premium rate is provided in the AD.
- (2) Written agreements are not allowed under the kiwifruit insurance program.

C. Record Requirements

Applicable requirements requiring separate acceptable production records apply (records by crop, unit, type, practice, TMA, and other applicable characteristics).

33 CIH Part 14, Para. 1411

Record Requirements: Kiwifruit is added to the list of crops requiring verifiable records.

34 CIH Part 15

Para. 1501: In addition to APH databases by crop, unit/P/T/TMA, databases may also be established by block and other characteristics (see Para. 1851, 1852, and 1853).

Para. 1502: Base Period: Kiwifruit is added to the list of crops to which a lag year will apply. For example, for each crop year, the insured must report their production from the crop year prior to the most recent crop year, e.g., on the 2024 crop year production report, the insured will provide their 2022 crop year production (see section 3(g) of the CP).

Section 2 APH Yield Exclusion

and Section 3 Quality Loss Option: Yield exclusion and quality loss option are not applicable to kiwifruit.

A. Section 3 Age/Leaf Year Determination

Para. 1821 will apply to kiwifruit.

B. Section 4 Producer’s Pre-Acceptance Worksheet (PAW)

Para. 1831A and B, the submission date for the PAW is the SCD (November 20).

C. Section 5 Perennial Crop Pre-Acceptance Inspection Report (PAIR)

(1) Para. 1842

In addition to the other requirements contained in Para. 1842, a PAIR is required for the current crop year when the person is a new insured.

(2) Para. 1844

The PAIR submission deadline is December 1.

D. Section 6 APH Database

Para. 1861A and C will apply to kiwifruit.

Add the following information for kiwifruit to the crop policy information table, Exhibit 8, for crops insurable under the APH plan of insurance.

CROP POLICY INFORMATION

APH CROPS	FCIC POLICY	FCIC CROP PROVISIONS	LP/PP	REPLANT	UNIT OF MEASURE	UNIT(S): BASIC (B) OPTIONAL (O) ENTERPRISE (E) ⁴⁴ WHOLE FARM (W)	⁴⁵ HIGH-RISK LAND EX. OPT.
Kiwifruit	24-BR	24-Kiwifruit-0463	No	No	Pounds	B/O/E	Yes

⁴⁴ WU(s) are not applicable.

⁴⁵ Requires insured’s signature, refer to AD.

38 LAM, Exhibit 23, Unit of Measure of Production and Standard Weight Per Unit, by Crop

Crop name (kiwifruit) and unit of measure (pounds) will be included in the exhibit.

39-40 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
ARD	Acreage Reporting Date
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	USDA Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
KAC	Kiwifruit Administrative Committee
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
PAIR	Pre-acceptance Inspection Report
PAW	Producer's Pre-acceptance Worksheet
RMA	Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions
TMA	T-Yield Map Area
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Harvest: The picking of mature kiwifruit from the vines.

Interplanted: In lieu of the definition contained in the Basic Provisions, acreage on which two or more crops are planted in any form of alternating or mixed pattern.

KAC: Kiwifruit Administrative Committee having responsibility for establishing grade standards for kiwifruit in accordance with USDA regulations.

Kiwifruit: Any type or variety of kiwifruit that is grown in the area for the production of fresh kiwifruit.

Pound: Sixteen ounces avoirdupois.

Set out: Transplanting the kiwifruit vine into the vineyard.

Type: Each type of kiwifruit specified in the Special Provisions.