

Apples

Risk Management Agency Fact Sheet



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.

Guidance documents lack the force and effect of law, unless expressly authorized by statute or incorporated into a contract. USDA may not cite, use, or rely on any guidance that is not available through their guidance portal, except to establish historical facts.

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.

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

Additional Info

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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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.

Duties in the Event of Damage

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 before any production from any unit will be sold by 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
- 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.

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

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, optional, and enterprise units are available in select apple counties. Premium discounts apply for basic and enterprise units.

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, Coverage Level by Irrigated Practice, Hail & Fire Exclusion, Supplemental Coverage Option (SCO), Yield Adjustment, Yield Cup Option and Fresh Option, where available. The Optional Coverage for Fresh Fruit Adjustment applies to all of your apple acreage designated in your acreage report as grown for fresh apple production and that meets the insurability requirements specified in the Apple Crop Provisions, except any acreage specifically excluded by the actuarial documents. This option is not available with Catastrophic Risk Protection coverage.

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/Information-Tools/Agent-Locator

Useful Links

Actuarial Information Browser

webapp.rma.usda.gov/apps/ActuarialInformationBrowser/

RMA Map Viewer

public-rma.fpac.usda.gov/apps/MapView/index.html

USDA/Risk Management Agency Homepage

www.rma.usda.gov/

Regional Office State Directory

www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices