



AQUACULTURE

(Shellfish, Oysters, Clams, WFRP)



Shellfish Program

The Shellfish program provides a yield-based, actual production history (APH)-style product for containerized oysters commercially produced for the half-shell market. It provides coverage for the expected production of oysters that will be harvested in the current crop year. Producers may elect to increase their insurable price above the published price election if producers provide individual verifiable sales information that supports a higher price election.

Availability

The Shellfish program is available in select counties in Alabama, California, Delaware, Florida, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Rhode Island, South Carolina, and Virginia.

Crop Insured

The insured crop will be all oysters in the county in which you have a share and that:

- ◆ Are listed on your application submitted by you and is accepted;
- ◆ Are grown in containers;
- ◆ Meet the minimum seed size contained in the Special Provisions;
- ◆ Are grown by a person who has grown the commodity for at least four crop years;
- ◆ Are purchased from a recognized private or commercial nursery; and
- ◆ Are produced using generally recognized and acceptable shellfish production practices.

Causes of Loss

The shellfish program provides coverage against four perils:

- ◆ Qualifying Storms:
 - Hurricanes
 - Nor'easters
- ◆ Excessive heat during a low tide event;
- ◆ Freeze during a low tide event; or
- ◆ Low salinity caused by excessive rainfall.



Important Dates

Sales Closing/Cancellation: **November 30**

Insurance Period Begins: **January 1**

Contract Change Date: **August 31**

Coverage Levels

Coverage levels are available from 50 to 75 percent, in five percent increments. Catastrophic Risk Protection (CAT) coverage is also available.

Where to Buy Crop Insurance

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/tools-reports/agent-locator

Contact Us

USDA/RMA
Mail Stop 0801
1400 Independence Ave.,
SW Washington, DC
20250-0801

Website:
www.rma.usda.gov

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Group Risk Plan (GRP) Oysters

GRP Oysters is a risk management tool to insure against widespread loss of production of the insured commodity in a county. It is primarily intended for use by those producers whose oyster landings tend to follow the average county oyster landings. GRP Oysters uses county-level landing data as the basis for determining a loss.

Availability

GRP Oysters are available in nine select counties in Louisiana: Cameron, Iberia, Jefferson, Lafourche, Plaquemines, St. Bernard, St. Mary, Terrebonne, and Vermillion.

Crop Insured

The insured crop will be oysters for which:

- ◆ You have an insurable share;
- ◆ Are for fresh market sale;
- ◆ Are from your leased or owned oyster beds; and
- ◆ Are not grown for experimental or research purposes.

Causes of Loss

The insurance provided is against only unavoidable loss of oyster landings directly caused by drought, flood, hurricane, and other natural disasters.

Important Dates

Sales Closing/Cancellation: **April 30**

Contract Change Date: **February 28**

Insurance Period Begins: **June 1**

Coverage Levels

Coverage levels are available from 70 to 90 percent, in five percent increments. CAT coverage is also available.

Aquaculture Dollar Plan Clams

The Cultivated Clam program provides inventory-based stock mortality insurance. You submit inventory records for your insurable clams, and indemnities are paid for insured causes of loss that reduce the inventory value by more than the selected deductible. Inventory records of insurable stock must be submitted with the application, but inventory may be increased throughout the insurance period for additional premium.

Availability

The Cultivated Clams program is available in select counties in Massachusetts, New Jersey, South Carolina, and Virginia.

Crop Insured

The insured crop will be clams that:

- ◆ Are grown by a person who grew or managed a clam farming operation in at least three of the previous five crop years;
- ◆ Are grown in a county for which a premium rate is provided in the actuarial documents;
- ◆ Are grown in an acceptable location for which GPS coordinates and clam inventory value report was provided; and
- ◆ Use a practice that fixes the insurable clams to the land within the growing location.

Causes of Loss

The insurance provided is against the following named perils: oxygen depletion (due to vegetation, microbial activity, harmful algae bloom, or high-water temperature), disease, freeze, hurricane, increase or decrease in salinity, tidal wave, storm surge, or ice floe.

Important Dates

Sales Closing/Cancellation: **November 30**

Contract Change Date: **August 31**

Insurance Period Begins: **December 1**

Coverage Levels

Coverage levels are available from 50 to 75 percent, in five percent increments. CAT coverage is also available.

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Whole-Farm Revenue Protection

Whole-Farm Revenue Protection (WFRP) provides a risk management safety net for all commodities on the farm under one insurance policy. WFRP protects your farm against the loss of farm revenue that you earn or expect to earn from:

- ◆ Commodities, including various aquaculture, you produce during the insurance period;
- ◆ Commodities you buy for resale during the insurance period; and
- ◆ All commodities on the farm including aquaculture, except timber, forest, and forest products; and animals, for sport, show, or pets.

This insurance plan is tailored for any farm with up to \$17 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock) or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

You can buy WFRP alone or with other buy-up level (additional coverage) Federal crop insurance policies. When you buy WFRP with another Federal crop insurance policy, the WFRP premium is reduced due to the coverage provided by the other policy. If you have other Federal crop insurance policies at catastrophic coverage levels you do not qualify for WFRP.

Availability

WFRP is available in all counties in all 50 states.

Causes of Loss

WFRP provides protection against the loss of insured revenue due to an unavoidable natural cause of loss which occurs during the insurance period and will also provide carryover loss coverage if you are insured the following year. See the policy for a list of covered causes of loss.

Important Dates

Sales Closing, Cancellation, & Termination Dates

Calendar Year and Early Fiscal Year Filers: **January 31, February 28, or March 15** (by county)

Late Fiscal Year Filers: **November 20**

Revised Farm Operation Report Dates

All Filers: **July 15**

Contract Change Date: August 31

Coverage Levels

Coverage levels are available from 50 to 85 percent, in five percent increments. CAT coverage is not available under WFRP.

Premium Subsidy

Farms with two or more commodities will receive a whole-farm premium subsidy as long as the minimum diversification requirements are met. Farms with one commodity will receive the basic level of premium subsidy.

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