Crop Insured

- Insurable apples are any variety of apples adapted to the area and located on insurable acreage that has produced at least 150 bushels per acre in one of the past four years.
- Policy offers basic coverage against damage from natural perils resulting in fresh or processing fruit that fails to grade U.S. No. 1 Processing or better.
- An orchard inspection may be required.

Counts Available

Insurance is available in all Connecticut counties.

Causes of Loss

Adverse weather conditions
Failure of irrigation water supply
Fire
Insects
Plant disease
Wildlife

1Natural weather perils such as hail, wind, frost, drought, etc.
2If caused by an insured peril during the insurance period.
3Unless weeds or undergrowth are not controlled, or unmulched pruning debris is not removed.
4But not damage due to insufficient or improper application of control measures.

Note: Policy does not cover loss of income due to market fluctuations.

Insurance Period

Coverage begins on November 21, 2008, and ends at the earliest of: (1) total destruction of the crop, (2) harvest of the crop, (3) final adjustment of a claim, (4) abandonment of the orchard, (5) November 5, 2009.

Reporting Requirements

Acreage Report—An acreage report is due to your agent (see Important Dates) with all acreage designated by type (fresh, processing, varietal group).
Direct Marketing—You must give at least 15 days notice before any production is sold by direct marketing so that an appraisal can be made.

Notice of Claim

- If crop damage occurs, you must give notice within 72 hours of initial discovery of damage.
- If you previously gave notice of crop damage, you must also provide notice at least 15 days prior to the beginning of harvest if you intend to claim an indemnity.
- If crop will not be harvested, you must give notice at least 3 days prior to the date harvest should have started.

Production Report—Required by date shown below under Important Dates to include last year’s production, number and ages of bearing trees on insurable and uninsurable acreage, any changes that may adversely impact yield potential (for example, tree removal or change in cultural practices) and other information as required.

Important Dates

Sales Closing: November 20, 2008
Production Report Due: January 31, 2009
Acreage Report Due: January 31, 2009
Premium Billing: September 15, 2009

Definitions

Average APH Yield—Your average yield per acre based on your actual production history (APH), county yields, or other adjusted yields if appropriate.

Noncontiguous—Acreage of the insured crop that is separated from other acreage of the same insured crop by land that is neither owned nor rented by you, may be considered as noncontiguous acreage. However, if the acreage is separated by only a road, right-of-way, waterway, or canal (public or private), the acreage will be considered contiguous.

Price Election—An established price used to calculate your premium and indemnity.

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.
Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average APH yield of 500 bushels per acre would result in a guarantee of 250 bushels per acre at the 50-percent coverage level.

<table>
<thead>
<tr>
<th>Coverage Level %</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Subsidy %</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Your Premium Share %</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</td>
</tr>
</tbody>
</table>

Catastrophic (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you except for an administrative fee of $300, regardless of the acreage.

Options
Optional Coverage for Quality Adjustment
Additional protection is available for loss of quality (as a result of natural perils) to apples grown for fresh fruit that do not grade U.S. Fancy or better:
- This option may be applied only to apple acreage designated and certified for fresh fruit production on your acreage report
- Any block of apple acreage grown and maintained for processing is not eligible for optional coverage under this option
- This option is not available under a CAT policy.

Loss Example
This example assumes 500 bushels per acre average yield, 60-percent coverage level, and no optional coverage.

\[
\begin{align*}
500 & \text{ Bushels per acre APH yield} \\
\times & 0.60 \text{ Coverage level percentage} \\
300 & \text{ Bushels per acre guarantee} \\
- & 100 \text{ Bushels per acre production} \\
\times & 11.85 \text{ Price election (fresh)} \\
2370 & \text{ Indemnity per acre} \\
- & 98 \text{ Estimated producer cost} \\
\$2,272 & \text{ Net indemnity per acre}
\end{align*}
\]

Price Elections
Fresh ................................................................. $11.85
Processing ......................................................... 2.10
Varietal Group A* ............................................. 14.50
Varietal Group B .................................................. 9.50

*See table below for specific varieties.

Price elections are posted on the RMA Web site at:
http://www3.rma.usda.gov/apps/pricesinquiry/

Insurance Units
Your insurable acreage is grouped into one or more units depending upon the unit structure you select.
Basic Unit—A basic insurance unit is all of your insurable apple acreage, within the county, for which you have 100 percent share or which is owned by one person and operated by another person on shares.
Optional Units—If your policy is not a CAT policy and you meet other specific requirements, such as separate records for each proposed unit, you may apply for separate optional units established by:
- Non-contiguous land (see definitions)
- Farm serial number
- Practice (irrigated or non-irrigated)
- Varietal group as specified in the table below:

<table>
<thead>
<tr>
<th>Group</th>
<th>Varieties</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Braeburn Gala Pink Lady</td>
</tr>
<tr>
<td></td>
<td>Cameo Honeycrisp Royal Gala</td>
</tr>
<tr>
<td></td>
<td>Crispin Jonagold Sommerfeld</td>
</tr>
<tr>
<td></td>
<td>Fuji Macoun</td>
</tr>
<tr>
<td>B</td>
<td>All other varieties not specified above</td>
</tr>
</tbody>
</table>

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