Insurance
Nursery crop insurance is available in all States to wholesale nurseries that meet certain criteria. Insurance coverage will apply by practice (field-grown or container) to all of your nursery plants in a county that:

- Are on the eligible plant list;
- Meet all the requirements for insurability; and
- Are grown in an appropriate medium using acceptable production practices.

Nursery containers containing two or more different genera, species, subspecies, varieties, or cultivars cannot be insured. Also, Christmas trees cannot be insured. Plants producing edible fruits and nuts can be insured if the plants are available for sale (harvesting the edible fruit or nuts does not affect insurability). Your insurance company will inspect your nursery before insurance coverage begins.

Duties in the Event of Damage or Loss
Notify your agent within 72 hours (3 days) of your initial discovery of damage and submit a claim for indemnity no later than 60 days after the end of the insurance period.

Causes of Loss
Adverse weather conditions
Failure of irrigation water supply
Fire
Wildlife

Plant damage or losses in value as a result of the following situations are not covered:

- Collapse or failure of buildings/structures
- Disease or insect infestation
- Failure of plants to grow to an expected size
- Inadequate power supply

Definitions
Amount of Insurance - The result of multiplying the full value of all insurable plants in each basic unit by the selected coverage level percentage, multiplied by your share.

Container-Grown Plants - Nursery plants planted and grown in standard nursery containers either above ground or placed in the ground, either directly or when placed in another pot in the ground (pot-in-pot).

Eligible Plant List - A list that includes the botanical and common names of insurable plants, the winter protection requirements for container-grown material and the areas in which they apply, the hardness zone to which field-grown material is insurable, the designated hardness zone for each county, and the unit classification for each plant on the list, can be found on RMA’s Web site at www.rma.usda.gov. It is also available on compact disk from your crop insurance agent.

Field-Grown Plants - Nursery plants planted and grown in the ground without the use of an artificial root containment device.

Liners - Insurable if the containers are equal to or greater than 1 inch in diameter (including trays containing 200 or fewer individual cells), but less than 3 inches in diameter at the widest point of the container or cell interior, have an established root system, and are able to maintain a firm root ball when lifted from the containers.

Inability to market nursery products

1Unless caused by an insurable cause of loss. 2Unless effective control measures for the infestation do not exist. 3Unless such inadequacy is a result of an insurable cause of loss. 4Due to stop sales order, quarantine, boycott, phytosanitary restriction on sales, or buyer refusal.
Stock Plants - Stock plants that are used solely for propagation during the insurance period or plants grown for harvest of buds, flowers, or greenery cannot be insured.

Plant Inventory Value Report (PIVR)
This report declares the value of your insurable plants. RMA requires a PIVR for each insured practice. Two copies of your most recent wholesale catalog or price list must accompany your PIVR. Wholesale catalogs must:
- Be typewritten and legible;
- Show an issue date on the cover page (may be handwritten);
- Contain name, address, and telephone number of nursery;
- Be used for plant sales to customers; and
- List plant names, container sizes, and wholesale prices.

Peak Inventory Endorsement
For increased coverage during certain periods when your inventory value may be significantly higher than the annual plant inventory value, you may want to consider a peak inventory endorsement (not available with Catastrophic (CAT) coverage). Contact your crop insurance agent for further details.

Rehabilitation Endorsement
The endorsement provides reimbursement for expenditures on labor and material for pruning and setup (righting, propping, and staking) of field-grown plants that are damaged by an insured cause of loss and have a reasonable expectation of recovery. The Rehabilitation Endorsement is not available with CAT. Contact your crop insurance agent for further details.

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your plant inventory value. Crop insurance premiums are subsidized as shown in the following table. For example, if you selected the 75-percent coverage level, your premium share would be 45 percent of the base premium: CAT coverage is fixed at 27.5 percent of your plant inventory value. The only cost for CAT coverage is an administrative fee of $300.

Loss Example
$100,000  Plant inventory value
× .65  Coverage level percentage
$65,000  Unit amount of insurance

In the event of a loss:
$100,000  Field market value before loss
- $50,000  Field market value after loss
$50,000  Value of loss
- $35,000  Deductible*
$15,000  Indemnity

*(1 - coverage level) X inventory = (1 - .65) X $100,000 = $35,000

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. To find an agent, please visit our online agent locator at: http://www3.rma.usda.gov/tools/agents/companies/

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