Crop Insured
- Any variety of apples adapted to the area, and
- Produces at least 250 boxes (10 bins) per acre.
- An orchard inspection may be required.

Counties Available
Box Elder Utah

Other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

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

1Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.
2If caused by an insured peril during the insurance period.
3Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.
4But not damage due to insufficient or improper application of control measures.
5Unless wildlife control measures have not been taken.

Insurance Period
Coverage normally begins on November 21 for the first year of insurance and on November 6 in subsequent years. Coverage ends at the earliest of:
- Total destruction of the crop
- Harvest of the crop
- Final adjustment of a claim
- Abandonment of the crop
- November 5th All other apple varieties
- November 10th Fuji variety

Important Dates
Sales Closing: November 20
Acreage Report Due: January 15

Options
Option - You may insure your fresh apples with optional units by varietal group. In lieu of the fresh price below, price elections are as follows:

Coverage Levels and Price Elections

<table>
<thead>
<tr>
<th>Varietal Group</th>
<th>Varieties</th>
<th>Price Election</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Braeburn, Cameo, Crispin, Fuji, Gala, Honeycrisp, Jonagold, Macoun, Cripps Pink (Pink Lady), Royal Gala and Sommerfeld</td>
<td>$12.40</td>
</tr>
<tr>
<td>B</td>
<td>All other apple varieties not specified in Group A</td>
<td>$7.50</td>
</tr>
</tbody>
</table>

Coverage levels range from 50 to 75 percent of your average yield. **Catastrophic (CAT) coverage level is fixed at 50 percent of your average yield and 55 percent of the price election.**

Price Election: The price used to calculate your premium or indemnity:
- Fresh: $10.75 per box
- Processing: $2.30 per box
- Varietal Group A: $12.40 per box
- Varietal Group B: $7.50 per box

Cost of Crop Insurance
CAT coverage:
- An application fee of $300 per crop/county and
- 100 percent of the premium being subsidized.

Higher coverage levels:
- Premiums subsidized at lower rates but USDA pays at least 50 percent of the premium.
- Administrative Fee: $30

For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

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.
Loss Example
Assume 500 boxes per acre average yield at 65-percent coverage level and 100-percent share.

\[
\begin{array}{c|c}
500 & \text{Boxes per acre average yield (APH)} \\
\times .65 & \text{Coverage level percentage} \\
325 & \text{Boxes per acre guarantee} \\
- 200 & \text{Boxes per acre actually produced} \\
125 & \text{Boxes per acre loss} \\
\times $10.75 & \text{Price election} \\
$ 1,344.00 & \text{Indemnity per acre}
\end{array}
\]

Where to Purchase Crop Insurance
All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: http://www3.rma.usda.gov/tools/agents/

Download Copies from the Web
Visit our online publications/fact sheets page at: http://www.rma.usda.gov/aboutrma/fields/ca_rso/

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