Crop Insured

All apples in a county are insurable if:

- A premium rate is provided by the actuarial documents;
- In which you have a share;
- Grown on tree varieties that are adapted to the area;
- Acreage that has produced at least 150 bushels per acre in 1 of the past 4 years; and
- Are grown for fresh apple production or processing apple production.

Counties Available

See New York actuarial documents at webapp.rma.usda.gov/apps/actuarialinformation browser2014/cropcriteria.aspx for insurable counties. Apples may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss

- Adverse weather conditions, including hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply if caused by an insured peril during the insurance period
- Fire caused by an insured peril in the insured period
- Insect damage and plant disease except for insufficient or improper application of control measures
- Wildlife

Insurance Period

Coverage begins on November 21 and ends the earliest of:

1) Total destruction of the crop;
2) Harvest of the crop;
3) Final adjustment of a claim;
4) Abandonment of the crop; or
5) November 20.

Duties in the Event of Damage or Loss

1) If crop damage occurs, you must give notice within 72 hours of initial discovery of damage;
2) If you previously gave notice of crop damage, you must also provide notice at least 15 days before the beginning of harvest to claim an indemnity; or
3) If the crop will not be harvested, you must give notice at least three days before the date harvest should have started.

Important Dates

Sales Closing Date ...................... November 20, 2013
Production Report Date ................ January 15, 2014
Acreage Report Date ..................... January 15, 2014
Premium Billing Date ..................... August 15, 2014

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 actual production history (APH) yield of 500 bushels per acre would result in a guarantee of 250 bushels per acre at the 50-percent coverage level. You may elect different coverage levels for fresh and processing apples.

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

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 $300.

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.
**Price Elections**

- Fresh…………………………………………… $11.15
- Processing……………………………………… $3.55
- Varietal Group A*……………………………... $19.95
- Varietal Group B……………………………… $12.65

*See table below for specific varieties.

**Insurance Units**

**Basic Unit** - A basic insurance unit includes all your insurable apple acreage in the county in which you have 100-percent share or which is owned by one person and operated by another person on shares.

**Optional Units** - Optional units may be established if you can provide separate records for each unit, and the acreage is not insured under a CAT policy. Optional units may be established by:

1) Non-contiguous land;
2) Farm Service Agency Farm Numbers;
3) Practice (irrigated/non-irrigated);
4) By Type: Fresh and processing; or
5) Varietal group as specified below.

**Options**

**Optional Coverage for Quality Adjustment**

Additional protection for loss of quality when apples do not grade U.S. Fancy or better:

1) Any block of apple acreage grown and maintained for processing is not eligible for optional coverage under this option;
2) You certify and provide records to support at least 50 percent of the acreage reported as fresh apples was sold as fresh apples in 1 or more of the 4 most recent crop years; and
3) This option is not available with a CAT policy.

**Loss Example**

Assume fresh apples with an approved yield of 600 bushels per acre, 65-percent coverage level, 100-percent share and a one-acre basic unit.

```
600  Approved Yield per acre
x .65  Coverage level
    390  Acre guarantee
- 100  Production-to-Count
  290  Loss per acre
  x $11.15  Price election (fresh)
$3,234  Indemnity per acre
-  $89  Estimated Premium
  $3,145  Indemnity/Acre
```

**Where to Buy Crop Insurance**

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA Web site at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

**Contact Us**

USDA/RMA Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
Phone: (919) 875-4880
Fax: (919) 875-4915
E-mail: rsonc@rma.usda.gov

**Download Copies from the Web**


The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice) or 866-632-8148 (TDD). To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.