Crop Insured
All tart cherries in a county are insurable if:
- A premium rate is provide by the actuarial document;
- Any variety of tart cherries for processing that is adapted to the area; and
- Have produced at least 3,200 pounds per acre in at least one of the five previous years.

Plans of Insurance
The Actual Revenue History plan is the only plan of insurance available for tart cherries. The production guarantee is based on your individual revenue history. The Catastrophic Risk Protection endorsement (CAT coverage) is not available.

Counties Available
Tart cherries are insurable in Monroe, Niagara, Orleans, and Wayne Counties. Contact an insurance agent for more details.

Causes of Loss
- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation
- Failure of irrigation water supply if caused by insured peril during the insurance period
- Fire if caused by insured peril during the insurance 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) August 31.
6) January 15 following harvest for revenue loss due to inadequate market price.

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;
3) If the crop will not be harvested, you must give notice at least three days before the date harvest should have started; or
4) You must notify us at least 15 days before any production will be sold by direct marketing.

Important Dates
Sales Closing Date ....................November 20, 2013
Revenue Reporting Date .................January 15, 2014
Acreage Report Date ....................January 15, 2014
Premium Billing Date ...................August 15, 2014
Insurance Ends at Harvest ............August 31, 2014
Insurance Ends-Revenue Loss .........January 15, 2015

Definitions
**Annual Revenue**-The average revenue, per insured acre, is based on a 100 percent share equivalent for a crop year calculated from the records you submit and indemnity claims you have signed. Any costs you may have for cooling, sorting, culling, packing, or any other activities that occur after the production has been harvested and delivered cannot be included in the annual revenue.

**Base Period**-The number of crop years (up to 10 consecutive crop years) included on your acreage, production, and revenue reports.
**Expected Revenue Factor** - A standard value determined by RMA based on a likely revenue per acre with a normal yield and price; and used to adjust your approved revenue when establishing your amount of insurance.

**Inadequate Market Price** - A price that results in an annual revenue less than your insurance amount of insurance per acre.

**Payment Factor** - The percentage of the price that you receive in the event of a loss.

**Coverage Levels and Premium Subsidies**
Tart cherries may be insured at the coverage levels shown below. Crop insurance premiums are subsidized as shown. Administrative fees, in addition to premium costs, are $30 per crop per county.

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<tr>
<th>Item</th>
<th>Percent</th>
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<td>Coverage Level</td>
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<td>Your Premium Share</td>
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**Insurance Units**

**Basic Unit** - A basic unit includes all of you insurable tart cherry acreage in the county by share.

**Optional Unit** - Optional units are not allowed by Farm Service Agency Farm Number or for irrigated and non-irrigated practices.

**Revenue Certification and Acceptability**

Revenue reports must:
- Contain the insurable acreage for each crop year;
- Contain production harvested, production sold, and any appraised production;
- Identify revenue realized from sales of a crop; and
- Be supported by written, verifiable records.

**Loss Example**
Assume 100 percent share on 1 acre of tart cherries. You certify revenue at $3,500 per acre and RMA provides an expected revenue factor of 1.00. You chose the 65 percent coverage level and a payment factor of 85 percent. Your liability will be $1,934.

\[
\begin{align*}
$1,934 & \quad \text{Total amount of liability per acre} \\
($3,500 \times 1.00 \times 0.65 \times 1.00 \times 0.85) \\
$2,275 & \quad \text{Total expected value per acre} \\
($3,500 \times 1.00 \times 0.65 \times 1.00) 
\end{align*}
\]

You harvest a normal crop, but an inadequate market price causes your revenue to count to be only $1,000. The indemnity is calculated as follows:

\[
\begin{align*}
$2,275 & \quad \text{Total Amount of Insurance} \\
(1 \text{ acre} \times $2,275) \\
- $1,000 & \quad \text{Revenue-to-Count} \\
$1,275 & \quad \text{Loss per acre} \\
\times 0.85 & \quad \text{Payment Factor} \\
$1,084 & \quad \text{Indemnity/Acre}
\end{align*}
\]

**Where to Buy Crop Insurance**
You can buy a crop policy from an approved participating agent. 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

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