



INSURE YOUR APPLES WITH US!

What is considered insurable?

All apples in an eligible county (see eligible counties for DE, MD, PA, VA & WV at <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>) in which you have a share of ownership and are grown on tree varieties adapted to the area that have produced at least 150 bushels per acre in at least one of the previous four crop years.

Insurable Types

- Processing
- Fresh – Grade US #1, see additional fresh option described below.
- Varietal Group A – Honeycrisp
- Varietal Group B – Cortland, Empire, Fuji, Gala, Jonagold, Macoun, McIntosh, Ozark Gold, Paula Red, Cripps Pink (Pink Lady), and Red Rome.
- Varietal Group C – All other varieties not specified in Groups A & B.

Varietal Groups A & B will include all commercially recognized selections and brand names, mutations or sports; but does not include hybrids created by crosses between the stated variety and any other varieties.

You may select one coverage level for all fresh apple acreage and one coverage level for all processing apple acreage.

Important Dates

Sales Closing Date – November 20th

Acreage Reporting Date – January 15th

Premium Billing Date – August 15th

Production Reporting Date – January 15th

Options

Fresh Fruit Option – This option takes into account quantity and **quality** of your apples. Additional protection is offered when apples do not grade U.S. Fancy or better:

- Processing apples are not eligible for this option.
- You certify and provide records to support at least 50% of the acreage reported as fresh apples was sold as fresh apples in 1 or more of the 4 most recent crop years. Acreage not meeting this requirement must be designated as “processing apple production” on the acreage report.
- This option is not available with a CAT policy.



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What types of loss are covered under the policy?

Adverse weather conditions, fire, insect damage and plant disease (unless negligent with control measures), wildlife damage, failure of irrigation water supply (must be as the result of an insured peril that occurs during the insurance period), all other natural causes of loss that cannot be prevented, including, but not limited to, hail, wind, excess sun causing sunburn and frost and freeze causing russetting.

Crop Losses/Claim Requirements

Any insurable damage must be caused by an insured cause of loss (see above) during the insurance period. It is the producers responsibility to notify their agent within 72 hours of initial discovery of damage and after all subsequent damage.

- The insured must protect the crop from further damage by providing sufficient care until the crop adjuster has given you consent to do otherwise.
- During the period before harvest, if the insured crop on any unit is damaged to the extent the insured does not expect to further care for or harvest any part of the acreage, then such acreage must be left intact until inspected.
- You must also provide notice at least 15 days before beginning harvest if you have previously given notice of a potential claim of indemnity during the growing season.

Loss Example

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

	600	Approved Yield/ bu. per acre
X	0.65	Coverage level
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	390	Bushels per acre guaranteed
-	100	Production-to-Count in bu.
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	290	Loss per acre in bu.
X	\$13.35	Price election (fresh) can vary year to year
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	\$3,872	Indemnity per acre
-	\$254	Estimated premium
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	\$3,618	Indemnity/acre

If you choose the Fresh Option, consult with your agent as to how a claim is paid.

Crop-Hail

Just imagine the destruction that a five-minute hail storm can cause to your orchard. Crop-Hail protection can be used along with your multi-peril crop insurance policy to offset the MPCl deductible or as a stand-alone product. Coverage is provided on an acre-by-acre basis, so damage that occurs on only part of a farm may be eligible for payment when the rest of the unit remains unaffected.



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