



Watermelons Crop Hail Estimate

Crop Hail covers loss due to hail. It will not cover wind loss in the absence of hail. Plants must be physically hit by hail and show signs of cutoffs or lesions. Crop Hail also covers fire and lightning. Crop hail for watermelons can be purchased with a 5% or a 15% deductible for a lower price. You can choose any whole dollar amount of coverage per acre up to the limit of \$2500 per acre for watermelons.

Georgia Farmers Agency advises farmers to use their costs of production to help decide what dollar amount of coverage per acre they choose for their crop hail coverage. The UGA extension office estimates costs of watermelon production in GA to be approximately \$1000 per acre for watermelons grown on bare ground and \$1700 per acre for watermelons grown in plastic.

Est. Total Cost per acre:

5% Deductible		15% Deductible	
<u>Coverage per acre</u>	<u>Price per acre</u>	<u>Coverage per acre</u>	<u>Price per acre</u>
\$2,500.00	\$117.50	\$2,500.00	\$65.00
\$2,250.00	\$105.75	\$2,250.00	\$58.50
\$2,000.00	\$94.00	\$2,000.00	\$52.00
\$1,750.00	\$82.25	\$1,750.00	\$45.50
\$1,500.00	\$70.50	\$1,500.00	\$39.00
\$1,250.00	\$58.75	\$1,250.00	\$32.50
\$1,000.00	\$47.00	\$1,000.00	\$26.00
\$750.00	\$35.25	\$750.00	\$19.50
\$500.00	\$23.50	\$500.00	\$13.00
\$250.00	\$11.75	\$250.00	\$6.50