

## Valdosta Regional Office — Valdosta, GA

November 2015

# Fresh Market Tomatoes - APH

## Alabama, Florida, Georgia, South Carolina

### Crop Insured

All of your tomatoes in the county are insurable if:

- The actuarial documents provide premium rates;
- They are grown for harvest as fresh market tomatoes;
- They are planted within the spring or fall planting period;
- A written agreement (packing contract) has been executed between you and a packer, unless you control a packing facility on or before the acreage reporting date;
- They are not grown for direct marketing or interplanted with another crop; and
- You have a share in the crop.

Producers must have grown fresh market tomatoes for commercial sale or participated in the management of a fresh market tomato farming operation in at least 1 of the 3 previous crop years.

### Counties Available

**Alabama** - St. Clair.

**Florida** - Gadsden, Holmes, and Jackson.

**Georgia** - Colquitt, Decatur, Grady, Mitchell, and Seminole.

**South Carolina** - Beaufort, Charleston, and Clarendon.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; and
- Wildlife.

We will not insure against damage or loss of production that occurs or becomes evident after the tomatoes have been harvested.

### Insurance Period

Coverage begins on each unit, or part of a unit, on the later of the date you submit your application or when the tomatoes are planted and ends with the earliest occurrence of one of the following:

- Total destruction of the tomatoes;
- Discontinuance of harvest;
- The date harvest should have started on any acreage that was not harvested;
- 120 days after the date of transplanting or replanting;
- Completion of harvest;
- Final adjustment of a loss; or
- September 20 (Alabama) or November 10 (Florida, Georgia, or South Carolina).

### Important Dates

#### Sales Closing/Cancellation:

Alabama .....	March 15, 2016
Florida .....	January 31, 2016
Georgia .....	January 31, 2016
South Carolina .....	January 31, 2016

Talk to your crop insurance agent for other important dates.

### Reporting Requirements

**Acreage Report** - You must report all acres of the crop, in which you have a share in the county, to your crop insurance agent by the acreage reporting date.

### Duties in the Event of Damage or Loss

Talk to your crop insurance agent for detailed requirements.

### Definitions

**Acre** - Forty-three thousand five hundred sixty (43,560) square feet of land, if row widths are six feet or less. If row widths are more than six feet, the planted land area must be at least 7,260 linear row-feet.

**Cancellation Date** - The calendar date when you or your insurance company must cancel the coverage, in writing, unless terminated according to policy terms. The policy renews each year if it is not cancelled.

**Carton** - A container of 25 pounds of fresh tomatoes.

**Price Election** - The value, per carton, used to set premiums and indemnity under the policy. For more information, talk to your crop insurance agent or go to [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

**Production Guarantee** - The number of cartons used to calculate liability and to set indemnity in the case of a loss. The production guarantee, per acre, is progressive by growth stages. Please see the table below for more information.

Stage	Percent of stage 4 (final stage) production guarantee	Length of Time
1	50	Planting until stage 2
2	75	Earlier of staking with one tie and pruning; or 30 days after planting until stage 3
3	90	Earlier of end of stage 2; or 60 days after planting until stage 4
4	100	Earlier of 75 days after planting or the beginning of harvest

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. You may choose one coverage level for all your irrigated acreage in the county and a different coverage level for all your non-irrigated acreage. For example, at the 65-percent coverage level, an approved yield of 1,000 cartons, per acre, would result in a guarantee of 650 cartons, per acre. Crop insurance premiums are subsidized as shown in the table below. If you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent coverage level and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is an administrative fee of \$300 per crop per county, regardless of the acreage.

### Replant Provisions

You may receive a replanting payment if the crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss of more than 50 percent of the plant stand. Talk to crop your insurance agent for details.

### Loss Example

Assume one acre of tomatoes in Florida with an approved APH yield of 1,200 cartons per acre, 65-percent coverage level, a 100-percent price election of \$5.90 per carton, production-to-count of 400 cartons, a loss occurring in the final stage, and 100-percent share.

1,200	Cartons/acre approved APH yield
x 0.65	Coverage level percentage
780	Cartons/acre production guarantee
- 400	Production-to-count
380	Carton loss per acre
x \$5.90	Price election
<b>\$2,242</b>	<b>Indemnity per acre</b>

### Where to Buy Crop Insurance

Georgia Farmers Agency, LLC

Joe Bickley (Agent & Owner)  
478-244-1695  
[joe@gafarmersagency.com](mailto:joe@gafarmersagency.com)

[www.gafarmersagency.com](http://www.gafarmersagency.com)

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