USDA United States Department of Agriculture

Risk Management Agency Fact Sheet

2018 Crop Year

Valdosta Regional Office — Valdosta,GA

October 2017

Apples

Georgia, South Carolina

Crop Insured

All your apples in a county are insurable if:

- The Actuarial documents provide premium rates;
- They are grown on tree varieties that are adapted to the area and have produced a minimum of 150 bushels per acre in 1 of the previous 4 years;
- They are grown in an orchard that, if inspected, your insurance company considers acceptable;
- They are grown for fresh or processing; and
- You have a share in the crop.

Counties Available

Georgia - Fannin, Gilmer, and Rabun county

South Carolina - Greenville, Oconee, and Spartanburg county

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; or
- Wildlife.

Insurance Period

Coverage begins:

- November 21 for new policies (talk to your crop insurance agent for limitations on when coverage starts); or
- November 6 for existing policies.

Important Dates

Sales Closing/Cancellation ..... November 20, 2017
Acreage/Production Reporting
Premium Billing ..... January 15, 2018
Termination ..... August 15, 2018
..... November 20, 2018

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.

Production Report - A production report, by type, is required by the production reporting date. You must also report:

- The number of bearing trees on insurable and uninsurable acreage;
- The age and planting pattern of the trees;
- Any damage to or removal of trees; and
- Any change in practices or other circumstances that may reduce yield potential.

Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Notify your crop insurance agent at least 15 days before the beginning of harvest;
- At least three days before the date harvest should have started if the crop will not be harvested;
- Immediately when damage is discovered during harvest; or
- You must notify the company at least 15 days before any production from any unit will be sold by direct marketing.

You must not sell or dispose of the damaged crop until after your insurance company gives you written consent to do so or all sold production will be included as production-to-count.

Definitions

Approved Yield - The average of the actual production history (APH) yields, assigned or adjusted yields, or unadjusted transitional yields that your insurance company calculates and approves.

Damaged Apple Production - The percent of fresh or processing production failing to grade U.S. No. 1 Processing or better, due to an insurable cause of loss.

Direct Marketing - Sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, buyer, or broker.

Fresh Apple Production - Apples are considered fresh production if:

- Sold, or could be sold, for human consumption without undergoing any change in the basic form, such as peeling, juicing, or crushing;
- From acreage designated as fresh apples on the acreage report;
- You follow recommended cultural practices in use for fresh apple acreage in the area in a manner recognized by agricultural experts; and
- From acreage you certify at least 50 percent of the production was sold as fresh apples in at least 1 of the 4 most recent crop years.

Price Election - The value per bushel used to determine premiums and indemnity. Prices can be found at the Web Actuarial Information Browser.

Processing Apple Production - Apples from insurable acreage failing to meet the insurability requirements for fresh apple production that are:

- Sold, or could be sold, for peeling, juicing or crushing; or
- From acreage designated as processing apples on the acreage report.

Production Guarantee - Bushels guaranteed per acre determined by multiplying your approved yield by the coverage level percentage you choose.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved yield. For example, an approved yield of 400 bushels per acre would result in a guarantee of 260 bushels per acre at the 65 percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, 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 of your approved yield 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.

Unit Division

In addition to the requirements of section 34(b) of the Basic Provisions, optional units may be established if each optional unit is:

- Located on non-contiguous land; or
- By type specified in the special provisions.

Loss Example

Assume apples, with an approved yield of 350 bushels per acre, 60 percent coverage level, 100 percent share, 100 percent fresh price election for varietal group B, and a one-acre basic unit. Due to insurable cause of loss, production-to-count is 100 bushels.

	350	Bushelsper acre approved APH yield
X	0.60	Coverage level percentage
	210	Bushels guarantee
-	100	Bushels production
	110	Bushels loss
X	$15.25	Price election
	$1,678	**Indemnity per acre**

Where to Buy Crop Insurance

Georgia Farmers Agency, LLC

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

www.gafarmersagency.com

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

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