



## **Crop Insurance for APPLES and PEACHES 2020 Crop Year**



### **Crop insurance for apples protects against loss of apple production due to:**

- Adverse weather condition, including hail, frost, freeze, wind, drought, excess precipitation, and excess sun causing sunburn;
- Failure of irrigation water supply if caused by an insured peril during the insurance period;
- Fire caused by an insured peril in the insured period;
- Insect damage and plant disease except for insufficient or improper application of control measures; or
- Wildlife.

### **Insurance period for apples and peaches:**

Coverage begins on November 21 and ends with the earliest occurrence of one of the following:

Total destruction of the crop; Harvest of the crop; Final adjustment of a claim; Abandonment of the crop; or November 5 for apples or September 30 for peaches.

### **All apples in an eligible county are insurable if:**

- A premium rate is provided by the actuarial documents;
- You have a share;
- They are grown on tree varieties that are adapted to the area;
- Acreage has produced at least 150 bushels per acre in 1 of the past 4 years; and
- They are grown for fresh apple production or processing apple production.

### **Important dates for 2020 crop insurance for apples and peaches**

Sales closing date.....	November 20, 2019
Production Report Date.....	January 15, 2020
Acreage Reporting Date.....	January 15, 2020
Premium Billing Date.....	August 15, 2020

## Crop insurance for peaches protects against loss of peach production due to:

- Adverse weather conditions including hail, frost, freeze, wind, drought, and excess precipitation;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire caused by an insured peril in the insurance period;
- Insect damage and plant disease, except for insufficient or improper application of control measures;
- Insufficient chilling hour to break dormancy; or
- Wildlife.

## Whole Farm Revenue Protection

The Whole-Farm Revenue Protection (WFRP) program provides a risk management safety net for all commodities on the farm under one insurance policy. Farms can get WFRP with only one commodity or with multiple commodities. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets, wholesale or retail. This program also allows certified organic producers to use organic prices. Coverage levels range from 50 to 75 percent for farms with one commodity and from 50 to 85 percent for farms with three or more commodities that meet the minimum diversification requirements. Farms with one crop will receive the standard premium subsidy rate used for basic units. A higher premium subsidy is available for farms that have two or more commodities that meet the minimum diversification requirements. Sales closing date for WFRP is 3/15/20 for calendar year or early fiscal year tax filers; deadline is 11/20/19 for late fiscal year tax filers.

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**For more information on crop insurance, go to:** [www.rma.usda.gov/](http://www.rma.usda.gov/)

**To locate an licensed insurance agent, go to:**

<http://www.rma.usda.gov/tools/agent.html>