

Processing Tomato Crop Insurance Program

- Crop Provisions – 05-087 -

IMPORTANT DATES

Sales Closing Date | March 15th
 Final Plant Date | June 10th
 Acreage Reporting Date | July 15th

Billing Date | August 15th
 End of Insurance | October 10th

Coverage Levels & Premium Support

Coverage Level	50/55 (CAT)	50/100	55/100	60/100	65/100	70/100	75/100
Federal Subsidy	100%	67%	64%	64%	59%	59%	55%
Your Portion of Premium	0%*	33%	36%	36%	41%	41%	45%

*A \$300 administrative fee is charged for CAT coverage. A \$30 administrative fee is charged buy up coverage.

Established Processing Tomato Prices

\$103/Ton (\$56.65/Ton CAT coverage)

Unit Structure Options

	Optional Units (OU)	Basic Unit (BU)
Claims Adjusted By	Acreage may be split up on claims by individual Farm Serial Number and/or Irrigated and Non Irrigated practice, and/or organic practice and Non Organic practice each unit stands on its own in the event of a claim	All acres of the crop in the county as one unit.
Record Keeping Requirements	Growers required to maintain production records by farm serial number, and/or Irrigated/Non Irrigated, and/or Organic/Non Organic	Total production by crop by county.
Additional Qualification Requirements		Standard policy unit structure. The only unit structure option with CAT.

Coverage and Price Election Choices

Options Available		About
Protection Against Production Shortfall	✓	When actual yield falls below your guarantee.
Replant	✓	Not available on CAT policies. Payment varies by crop. See Policy

Stage Guarantees

In the event of a covered cause of loss, the indemnity will be reduced if damage occurs during the different stages below. This reduction in guarantee reflects the absence of harvesting costs and certain other crop maintenance expenses that will not be incurred if the crop is not carried to harvest.

Stage Definitions

Stage	Interval	% Guarantee
1 st	From planting until the first fruit set	50% of final stage guarantee
2 nd	From first fruit set until harvest	80% of final stage guarantee
3 rd	Harvested Acreage	100% of final stage guarantee

Production Reporting

If production evidence does not match the production certified by you on your production report, assigned yields will apply and optional units (if applicable) will be combined if it is determined that production was over-reported by more than 5% on any database.

Perils Insured Against

- **Adverse Weather Conditions**
- **Fire**
- **Insects** (but not damage due to insufficient or improper application of pest control measures)
- **Plant Disease** (but not damage due to insufficient or improper application of disease control measures)
- **Wildlife** (unless control measures have not been taken)
- **Earthquake, Volcanic Eruption, Failure of Irrigation water supply** (if caused by an insured peril that occurs during the insurance period)

Record Retention

You must retain, and provide upon request:

- Complete records of the planting, replanting, inputs, production, harvesting, and disposition of the insured crop on each unit for three years after the end of the crop year.
- All records used to establish the amount of production you certified on your production reports used to compute your approved yield for three years after the end of the crop year for which you initially certified such records.
- Claims that equal or exceed \$200,000 will require a High Dollar Claim review that will require the above mentioned review of actual production records.

Processor Contract

A written agreement between the producer and processor, or between the producer and a broker, containing at a minimum:

- a) The producer's commitment to plant and grow processing tomatoes, and to deliver the tomato production to the processor or broker;
- b) The processor's or broker's commitment to purchase all the production stated in the processor contract; and
- c) A price per ton that will be paid for the production.

Insured Crop

This policy insures tomatoes planted for harvest as processing tomatoes that are grown under a processor contract executed by August 20 of the crop year and that are not excluded from the contract.

The policy does not cover acreage on which tomatoes were:

- Grown in either of the previous 2 years
- Inter-planted with another crop; or
- Planted into an established grass or legume
- New Breaking Acreage can be insurable if certain criteria are met, so discuss with your agent and see actuarials for details of insurability as documentation is needed prior to Acreage Reporting Deadline

☆☆☆ Important - Conservation Compliance☆☆☆

To be eligible for premium subsidy paid on behalf by FCIC, it is your responsibility to assure you meet all requirements for: (A) Compliance with the conservation provision; and (B) Filing form AD- 1026 prior to August 15, 2019, or successor form, to be properly identified as in compliance with the conservations provisions.

Refer to USDA/FSA/NRCS for details on the conservation compliance requirements.

This fact sheet is a general overview and should not take the place of the Crop Provisions and/or Special Provisions.

Crop Growers, LLP agents are dedicated to the success of your business through risk management planning. Crop Growers provides a diversified, knowledgeable team of insurance agents who specialize in educating producers on the Federal Crop Insurance program

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