Fresh Market Tomatoes (Guaranteed Plan)
Alabama, Florida, Georgia, South Carolina

Crop Insured

The crop insured will be all tomatoes in the county for which a premium rate is provided by actuarial documents—

- in which you have a share,
- that have been transplanted for harvest as fresh market tomatoes,
- transplanted within the spring or fall planting period, as applicable,
- that on or before the acreage report date are subject to any written agreement (packing contract) executed between you and a packer,
- that are not grown for direct marketing, and
- that are not inter-planted with another crop or planted into an established grass or legume.

The insured must have grown fresh market tomatoes for commercial sales or have participated in the management of a fresh market tomato farming operation in at least one of the three previous crop years.

Counties Available

Alabama	Florida	Georgia	South Carolina
Blount	Gadsden	Colquitt	Beaufort
St. Clair	Holmes	Decatur	Charleston
	Jackson	Grady	Clarendon
	Walton	Mitchell	
		Seminole	

Causes of Loss

Adverse weather conditions
Earthquake
Fire
Failure of irrigation water supply[1]
Insects[2]
Disease[3]
Volcanic eruption
Wildlife

[1]If caused by an insured peril that occurs during the insurance period. [2]But not damage due to insufficient or improper application of pest control measures. [3]But not damage due to insufficient or improper application of disease control measures.

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. Coverage will end on any insured acreage at the earlier of:
(1) total destruction of the tomatoes;
(2) discontinuance of harvest;
(3) the date harvest should have started on any acreage that was not harvested;
(4) 120 days after the date of transplanting, or replanting;
(5) completion of harvest;
(6) final adjustment of a loss; or
(7) November 10 of the crop year.

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date. See your insurance agent for detailed requirements.
Notice of Loss—see your insurance agent for detailed requirements.

Important Dates

	Sales Closing
Alabama……………..………. ……...	March 15
Florida…………..………...………..	January 31
Georgia…………..…………...……..	January 31
South Carolina…….…………...…..	January 31

See your insurance agent for additional information.

Definitions

Price Election—The value per unit of measure for the purpose of determining premiums and indemnity under the policy (see your insurance agent for additional pricing information).

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.

Acre—Forty-three thousand five hundred sixty (43,560) square feet of land when row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear row-feet are planted.

Carton—A container that contains 25 pounds of fresh tomatoes unless otherwise provided in the special provisions.

Cancellation Date—The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless canceled in writing by either you or us or terminated in accordance with the policy terms.

Production Guarantee—The number of cartons used for calculating liability and for determining indemnity in the case of a loss. The production guarantee per acre is progressive by stages of growth (see section 3 of the crop provisions 99-186).

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 1000 cartons per acre would result in a guarantee of 650 cartons per acre at the 65-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select 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 (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you except for an administrative fee of $100 per county, regardless of the acreage.

Replant Provisions

A replanting payment may be allowed if the crop is damaged by an insurable cause of loss and the acreage to be replanted has sustained a loss in excess of 50-percent of the plant stand (see your insurance agent for details).

Loss Example

This example is based on 65-percent coverage level, and an average yield of 1000 cartons per acre.

1000	Cartons/acre average yield
x .65	Coverage level percentage
650	Cartons/acre guarantee
- 400	Cartons/acre actual production
250	Cartons/acre loss
x $ 3.60	Price election
$ 900	**Indemnity per acre**

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/ga_rso/