Pears

Pennsylvania

Crop Insured

Any variety of pears adapted to the area located on insurable acreage that has produced at least 3 tons of pears per acre in at least one of the previous four years.

Counties Available

Adams

Pears may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions[1]
Failure of irrigation water supply[2]
Fire[3]
Insects[4]
Plant disease[4]
Wildlife

[1]Natural weather perils such as hail, wind, frost, drought, etc. [2]If caused by an insured peril during the insurance period. [3]Unless weeds or undergrowth are not controlled, or unmulched pruning debris is not removed. [4]But not damage due to insufficient or improper application of control measures.

Note: Policy does not cover loss of income due to market fluctuations.

Insurance Period

Coverage begins on *November 21, 2007, and ends at the earliest of: (1) total destruction of the crop, (2) harvest of the crop, (3) final adjustment of a claim, (4) abandonment of the orchard, (5) September 15, 2008, for Bartlett pears (green and red) and October 15, 2008, for Bosc, Aujou and all other pears.

* If your initial application is received between November 11 and 21, insurance will attach the 10th day following submission of the properly completed application, unless an orchard inspection reveals that the orchard does not meet insurability requirements.

Reporting Requirements

Acreage Report— An acreage report is due to your agent (see Important Dates) .

Direct Marketing—You must give at least 15 days notice before any production is sold by direct marketing so that an appraisal can be made.

Notice of Claim

- If crop damage occurs, you must give notice within 72 hours of initial discovery of damage
- If you previously gave notice of crop damage, you must also provide notice at least 15 days prior to the beginning of harvest if you intend to claim an indemnity
- If crop will not be harvested, give notice at least 3 days prior to the date harvest should have started.

Production Report—Required by the date shown under Important Dates to include previous year's production, number and ages of bearing trees on insurable and uninsurable acreage, changes that may adversely impact yield potential (such as tree removal or change in cultural practices) and other information as required.

Important Dates

Sales Closing .... November 20, 2007
Production Report Due................... January 31, 2008
Acreage Report Due....................... January 31, 2008
Premium Billing .... September 15, 2008

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.

Definitions

Noncontiguous land—Acreage of the insured crop that is separated from other acreage of the same insured crop by land that is neither owned nor rented by you, may be considered as noncontiguous acreage. However, if the acreage is separated by only a road, right-of-way, waterway, canal (public or private), the acreage will be considered contiguous.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown below. For example, an average APH yield of 5 tons per acre would result in a guarantee of 3 tons per acre at the 60-percent coverage level.

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, regardless of the acreage.

Price Elections

$465   per ton

Price elections are posted on the RMA Web site at:
http://www3.rma.usda.gov/apps/pricesinquiry/

Insurance Units

Insurable acreage is grouped into one or more units based on your selection of one of the following:
Basic Unit: A basic insurance unit includes all your insurable pear acreage in the county in which you have 100-percent share or which is owned by one person and operated by another person on shares.
Optional Units: If your policy is not a CAT policy and you meet other specific requirements, such as separate records for each proposed unit, you may apply for separate optional units established by:
- Noncontiguous land (see definitions)
- Varietal group as specified below:

Varieties

Bosc & Aujou   Bartlett (Red & Green)
All other pears

Loss Example

This example assumes 5 tons per acre average yield and 60-percent coverage level.

	5	Tons per acre APH yield
x	.60	Coverage level percentage
	3	Tons per acre guarantee
−	1	Tons per acre production
	2	Tons per acre loss
x	$465	Price election (fresh)
	930	Indemnity per acre
−	110	Estimated producer cost
	$820	**Net indemnity per acre**

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