



United States Department of Agriculture  
Risk Management Agency

March 2008

## 2008 COMMODITY INSURANCE FACT SHEET

# Cherries

## California

### Crop Insured

- All varieties of fresh sweet cherries;
- All of their cherry acreage in the county;
- Orchards must be irrigated; and
- Produced at least 2,300 pounds of cherries per acre in one of the three previous crop years.
- No minimum tree age is required.

### Counties Available

San Joaquin    Stanislaus

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Wildlife<sup>5</sup>

<sup>1</sup>Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

<sup>2</sup>If caused by an insured peril during the insurance period.

<sup>3</sup>Unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed.

<sup>4</sup>But not damage due to insufficient or improper application of control measures.

<sup>5</sup>Unless wildlife control measures have not been taken.

### Insurance Period

Coverage begins:

- February 1st (except for the year of application)  
and
- Subsequent crop years, begins August 1st.

Coverage ends:

- Calendar year in which cherries are normally harvested; or
- July 31st.

### Important Dates

Sales Closing .....January 31  
Acreage Report Due .....January 31

### Coverage Levels and Premium Subsidies

Producers can select the level of their guaranteed revenue per acre from among seven fixed-dollar amounts of insurance offered in each county. The coverage levels range from 50 to 75 percent in five percent increments. The catastrophic (CAT) risk coverage is the minimum amount of coverage that can be obtained.

### Cost of Crop Insurance

CAT coverage:

- Pay an application fee of \$100
- 100 percent of the premiums subsidized.

Higher coverage levels

- Pay an application fee of \$30 and
- Premiums are subsidized at lower rates

For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

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## Loss Example

You have 100-percent share in 10 acres of cherries with an amount of insurance of \$1,983 per acre. The total value of your production to use will be used to determine the count is \$5,000. Your indemnity will be calculated as follows:

- 10 acres X \$1,983 = \$19,830 amount of insurance;
  - \$19,830 amount of insurance - \$5,000 production value = \$14,830 loss; and
  - \$14,830 X 100 percent share = \$14,830 indemnity payment.
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## Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

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