



## 2012 STONEFRUIT OUTLINE PEACHES, APRICOTS, NECTARINES, PLUMS

***Last day to sign up for the 2012 crop is: January 31, 2012***

**Protect your hard earned investments in growing stonefruit!  
Insure against poor weather and grow with peace of mind!**

To find out how stonefruit crop insurance can really work for you, [click here](#) to contact us or call us at 1-877-573-1122 or 209-668-6788.

### **1. Insurable Crop and Eligibility Requirements:**

- A. Irrigated stonefruit acreage of the types insurable in the county. Stonefruit trees must have reached the 5<sup>th</sup> growing season after being set out (planted spring of 2008 or before). Fourth leaf trees may be insured by special agreement.
- B. Acreage must have produced at least 200 lugs per acre for fresh market fruit or at least 2.2 tons per acre for processing types in 1 of 4 most recent years unless we inspect and agree in writing to accept.
- B. You must have an insurable interest in the ranch you want to insure. Insurable interest means you either own, lease or share in the operation.
- C. Growers must insure all eligible Stonefruit acres of one type in the county in which they receive a share of the crop; e.g. by the following types, freestone peaches, cling peaches, apricots or nectarines. When orchards are rented on a crop share, either the landlord or operator, or both, can insure their share in the crop.

### **2. Insured Causes of Loss:**

- A. Any adverse weather resulting in damage to the crop, such as cool, wet weather, frost, hail, wind, excessive heat or rain, etc.
- B. Insects and plant disease, if proper application of control measures are done and the insect or plant disease problem is due to adverse weather conditions.
- C. Damage from wildlife, birds, non-domesticated animals or earthquake.
- D. Failure of the irrigation water supply source occurring after insurance attaches.

### **3. We do not insure loss of production due to:**

- A. Damage due to insects or disease not caused by adverse weather
- B. Excess split pits regardless of cause.
- C. Inability to harvest, deliver or market the stonefruit for any reason except direct damage to the fruit by one or more of the insured causes of loss.

### **4. Stonefruit Production Guarantee:**

- A. Stonefruit grown for processing: Production guarantee is based on past delivered tons from the acreage to be insured for canning, freezing, drying or juice from the acreage to be insured.

Stonefruit grown for fresh market: Production guarantee is based on the past production of marketed lugs of fresh fruit from the acreage to be insured.

- B. For young orchards or those with less than 4 years of production records, the average yield will be established by inspection and referencing area average yields for similar orchards.
- C. The maximum coverage level available is 75% of the approved average yield as established by verifiable production records from the orchard. 50%, 55%, 60%, 65%, 70% coverage levels also available.
- D. Unit guarantee: Insurance coverage is by unit, not by acre. The unit guarantee is the per acre average yield multiplied by the coverage level % multiplied by the number of acres in the stonefruit insurance unit.

**5. Price Elections – Stonefruit By Type**

The price elected will be the amount paid for each ton or lug of loss below the unit guarantee. Applicant may choose the maximum 100% price election shown below, or lesser percentages depending on the coverage level elected.

FAPRC	Apricots – Fresh Market		\$10.95 per lug
PAPRC	Apricots – Processing		\$198 per ton
PFRST	Freestone Peaches – Processing		\$166 per ton
FNECT	Nectarines – Fresh Market	Early Season	\$9.70 per lug
		Mid Season	\$4.70 per lug
		Late Season	\$2.75 per lug
FFPCH	Freestone Peaches – Fresh Market	Early Season	\$9.00 per lug
		Mid Season	\$3.75 per lug
		Late Season	\$2.90 per lug
PCLGP	Cling Peaches - Processing	Extra Early	\$270 per ton
		Early Season	\$232 per ton
		Late Season	\$232 per ton
		Extra Late	\$232 per ton
PLUMS	Plums	Early Season	\$11.25 per lug
		Mid Season	\$6.90 per lug
		Late Season	\$6.05 per lug

**6. Coverage Example:**

Owner or operator of 80 acres of Extra Early Peaches

If 10 year average yield is 22.9 tons per acre

75% coverage = 17.2 tons per acre guarantee

17.2 tons per acre X 80 acres = 1,376 tons unit guarantee

Price elected \$270 per ton X 1,376 tons = \$371,520 protection for total loss

**Loss Example:** Frost in March

1,376 tons - Unit guarantee

minus 400 tons - Harvested peaches

equals 976 tons loss X \$270 election = \$263,520 loss payment

**7. Yield Adjustments and Coverage Period:**

Growers with severe loss years in their past 10 year history can request a yield adjustment which replaces loss year history with a factored county yield. This can help keep the coverage adequate even after several loss years in the past. Also, coverage for stonefruit is now “year around” to protect you no matter what Mother Nature throws at you anytime of year.

**8. Stonefruit Quality Adjustment**

Stonefruit damaged by insurable causes within the insurance period that has a value of less than 75% of the dollar value for undamaged fruit will have production to count determined by dividing the salvaged value of the fruit by the highest price election available for the type insured (processing tons or fresh lugs) and this result will be the number of lugs or tons to be considered as production to count against the guarantee.

Fresh Market Apricots – CDFA\* minimum standards for packed apricots

Fresh Market Peaches & Nectarines – U.S. #1 per California tree fruit agreement

Processing Apricots & Freestone Peaches – CDFA minimum standards

Processing Cling Peaches – U.S. #2 or better per California state inspection service standards

Plums – U.S. #1

\* California Department of Food and Agriculture

**9. Insurance Period**

Insurance ceases upon the earlier of:

- A. Harvest
- B. Date harvest should have started if not harvested
- C. July 31 – All Apricots
- D. September 30 – All nectarines and peaches
- E. Final adjustment of the claim

**10. Important Dates – 2012 Stonefruit Crop Insurance**

January 31, 2012                      Sales Closing Date

August 15, 2012                      Premium due date

**11. Standards of Measure**

Panta Pacs or tray packs to convert to lugs:

CROP	LBS/PAC	STANDARD PACKED LUG LBS
Apricots	19	24
Freestones	25	25
Nectarines	22	25
Plums	28	28

**NOTE:** Must convert panta pacs or tray packs to standard lugs using the following formula: # of panta pacs X lbs = total pounds divided by standard lbs = # of lugs

Volume fill: Lbs as stated on the production records X total boxes = total pounds  
divided by standard pounds = number of lugs

Dry weight ratio for apricots to convert from dry to green tons:

Moorpark	5 to 1
Tilton	7 to 1
Modesto	7 to 1
Blenheim and all others	6 to 1

## **12. Cling Peaches – Optional Units by Type Group**

Processing Cling Peaches can have optional units by maturity group varieties as shown in the actuarial special provisions.

Extra Early: Basrai, Carson, Ceres Carson, Chan, Dalton, Dee-Six, Filter, Fortuna, Golden, Janet, Landreth, Little 1, Loadel, Stanislaus, Thiara, Tufts, Vivian and 19-4-40.

Earlies: Andora, Andross, Arakelian, Bowen, Camille, Cortez, Goodwin, Johnson, Kingsburg Clings, Klamt, Palora, Peak, Tuolumne and Waller.

Lates: Bennett, Carolyn, Dr. Davis, Everts, Gaume, Halford, Late Ross, Lilleland, Little 3, Monaco, Rizzi, Ross, Stanford, Sullivan #2, V.V.P., Westerburg and Zolezzi.

Extra Lates: Corona, Gomes, Hesse, Rand, Riegels, Starn, Sullivan #4, Wisner and All Others.

## **13. For premium quotes, [click here](#).**

If you would like a personal crop insurance premium calculated for your operations, click above and fill out the form and submit it to us. We will get right back to you as soon as we can. Thanks!!

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