Crop Insured
All apples in a county are insurable if:
1) A premium rate is provided by the actuarial documents;
2) In which you have a share;
3) Grown on tree varieties that are adapted to the area;
4) Acreage that has produced at least 150 bushels per acre in one of the past four years; and
5) Are grown for fresh apple production or processing apple production.

Note: The apple policy offers basic coverage against damage from natural perils resulting in fresh or processing fruit that fails to grade U.S. No. 1 Processing or better.

Counties Available
Apples are insurable in all Connecticut Counties. Contact an agent for more details.

Causes of Loss
Adverse weather conditions¹
Failure of irrigation water supply²
Fire
Insects³
Plant disease³
Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.
²If caused by an insured peril during the insurance period.
³Except for 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 and ends 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; or
5) November 5.

Reporting Requirements
Acreage Report: An acreage report is due to your agent (see Important Dates) with all acreage designated by type (fresh, processing, varietal groups A+B).

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.

Duties in the Event of Damage or Loss
1) If crop damage occurs, you must give notice within 72 hours of initial discovery of damage;
2) 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; or
3) If crop will not be harvested, you must give notice at least 3 days prior to the date harvest should have started.

Important Dates
Sales Closing.............................. November 20, 2012
Production Report Due .................. January 15, 2013
Acreage Report Due ..................... January 15, 2013
Premium Billing............................. August 15, 2013

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 actual production history (APH) yield of 500 bushels per acre would result in a guarantee of 250 bushels per acre at the 50-percent coverage level. You may elect different coverage levels for fresh and processing apples.

<table>
<thead>
<tr>
<th>Item</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
<td>55</td>
<td>60</td>
<td>65</td>
<td>70</td>
<td>75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</td>
</tr>
</tbody>
</table>

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.
Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $300, regardless of the acreage.

**Price Elections**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresh</td>
<td>$16.20</td>
</tr>
<tr>
<td>Processing</td>
<td>$2.60</td>
</tr>
<tr>
<td>Varietal Group A*</td>
<td>$18.50</td>
</tr>
<tr>
<td>Varietal Group B</td>
<td>$10.50</td>
</tr>
</tbody>
</table>

*See table below for specific varieties.

**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 apple 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:** Providing you meet all other requirements, including separate records for each unit, and the acreage is not insured under a CAT policy, optional units may be established by:

1) Non-contiguous land;
2) Farm Service Agency Farm Numbers;
3) Practice (irrigated/non-irrigated);
4) By Type: Fresh and processing; or
5) Varietal group as specified below.

<table>
<thead>
<tr>
<th>Group</th>
<th>Varieties</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Braeburn  Gala** Ambrosia cameo Honeycrisp Sommerfeld Crispin Jonagold Cripps Pink* Fuji Macoun</td>
</tr>
<tr>
<td>B</td>
<td>All other varieties not specified above</td>
</tr>
</tbody>
</table>

*Pink Lady is insurable under Cripps Pink
**Royal Gala is insurable under Gala

**Options**

**Optional Coverage for Quality Adjustment**

Additional protection is available for loss of quality (as a result of natural perils) to apples grown for fresh fruit that do not grade U.S. Fancy or better:

1) This option may be applied only to apple acreage designated and certified for fresh fruit production on your acreage report;
2) Any block of apple acreage grown and maintained for processing is not eligible for optional coverage under this option;
3) This option is not available under a CAT policy; and
4) You certify and can provide records to support at least 50 percent of the acreage reported as fresh apples was sold as fresh apples in one or more of the four most recent crop years.

**Loss Example**

Assume apples with an approved yield of 600 bushels per acre average yield, 65-percent coverage level, fresh non-irrigated apples, 100-percent share and a one-acre basic unit.

\[
\begin{align*}
600 & \text{ Approved Yield per acre} \\
\times 0.65 & \text{ Coverage level} \\
390 & \text{ Acre guarantee} \\
-100 & \text{ Production-to-Count} \\
290 & \text{ Loss per acre} \\
\times 16.20 & \text{ Price election (fresh)} \\
4,698 & \text{ Indemnity per acre} \\
-231 & \text{ Estimated Premium} \\
4,467 & \text{ Indemnity/Acre}
\end{align*}
\]

Note: Any acreage not graded or appraised prior to the time apples are placed in storage or delivered to a packer, or other handler will not be considered damaged apple production and will be considered production to count.

**Regional Contact**

USDA/Risk Management Agency
Raleigh Regional Office
4405 Bland Road, Suite 160
Raleigh, NC 27609
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E-mail: rsonc@rma.usda.gov

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