Crop Insured
All peaches (including nectarines) in a county are insurable if:
1) Which a premium rate is provided by the actuarial documents;
2) Any varieties grown for the production of fresh or processing peaches;
3) From tree varieties having a chilling hour requirement appropriate for the area;
4) From a rootstock adapted to the area;
5) In an orchard that is considered acceptable; and
6) On trees that have reached at least the fourth growing season after being set out.

Counties Available
Peaches are insurable in Litchfield and Middlesex Counties. Peaches in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss
Adverse weather conditions
Failure of irrigation water supply
Fire
Insects
Plant disease
Insufficient chilling hours
Wildlife

Reporting Requirements
Acreage Report: An acreage report is due to your agent by the date shown under Important Dates to include all acreage (insurable and uninsurable) in which you have a share. Any acreage not meeting all requirements to qualify for fresh peach production must be designated on the acreage report as processing peach production.

Direct Marketing: You must give at least 15 days notice before any production is sold by direct marketing (unless records verify weighing/grading through a packing shed) 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 intend to claim an indemnity, you must give notice at least 15 days prior to the beginning of harvest so that the acreage may be inspected; or
3) If the crop will not be harvested, you must give notice within 3 days of the date harvest should have started.

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

Definitions
Fresh Peach Production: You must certify and provide records to support at least 50-percent of the acreage reported as fresh peaches was sold as fresh peaches in one or more of the four most recent crop years and sold for a price that is not less than the applicable price election.
If the fresh peach production is sold, or could have been sold for a price less than the fresh peach price election, you must provide verifiable records to show that the price received was at least the amount paid by buyers for fresh peaches in the area where you sell your peaches.

**Fresh Peaches:** At least U.S. Extra No. 1 or better and a minimum of 2¼ -inches in diameter.

**Post Production Cost:** Cost specified in the Special Provisions which includes harvesting, packing, transportation, and marketing costs. This cost is subtracted from the damaged peaches if there is a loss in quality due to an insured cause of loss.

**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 300 bushels per acre would result in a guarantee of 150 bushels per acre at the 50-percent coverage level. You may elect different coverage levels for fresh and processing peaches.

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

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**

<table>
<thead>
<tr>
<th>State</th>
<th>Fresh Price</th>
<th>Processing Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut</td>
<td>$44.50</td>
<td>$6.25</td>
</tr>
</tbody>
</table>

**Optional Units:** Optional units may be established if you can provide 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; and
3) By Fresh or Processing.

**Loss Example**
Assume fresh peaches with an approved yield of 300 bushels per acre, 65-percent coverage level, 100-percent share and a one-acre basic unit.

\[
\begin{align*}
300 & \text{ Approved Yield per acre} \\
\times & \text{ .65 Coverage level} \\
195 & \text{ Acre guarantee} \\
- & \text{ 95 Production-to-Count} \\
100 & \text{ Loss per acre} \\
\times & \text{ $44.50 Price election (fresh)} \\
$4,450 & \text{ Indemnity per acre} \\
- & \text{ $720 Estimated Premium} \\
$3,730 & \text{ Indemnity/Acre}
\end{align*}
\]

**Regional Contact**
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