Important Dates

November 20
Deadline to apply for insurance or make changes to existing policies

January 31
Production Report Due
Acreage Report Due

August 15
Premium Billing

FAQ

Q: What do I do if I have a loss?
A: Report damage to your agent within 72 hours of discovering it.

Q: How much will it cost?
A: The cost of a policy depends on many factors, such as coverage level, price election, your APH, etc. However, premiums are subsidized by the government, so you only pay part of it.

Q: Can I insure different varieties or orchards separately?
A: If you keep separate records and purchase Buy-up, you can split your acreage into optional units based on farm serial number, irrigated vs. non-irrigated, fresh vs. processing or varietal group.

For more information or a list of crop insurance agents in New Jersey, call the Garden State Crop Insurance Education Team toll-free at 1-800-308-2449 or visit us on the web at http://salem.rutgers.edu/cropinsurance.
Who Is Eligible?

Apples are insurable in Atlantic, Burlington, Camden, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Salem, Somerset, and Warren Counties. Apples in other counties may be insurable by a “written agreement” if certain criteria are met.

The apple variety must be adapted to the area. The acreage being insured must have produced at least 150 bushels per acre in one of the past four years. An orchard inspection may be required.

Apples grown organically are insurable.

What Disasters Are Covered?

<table>
<thead>
<tr>
<th>Disaster</th>
<th>Description</th>
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<tbody>
<tr>
<td>Hail</td>
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<td>Wind</td>
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<td>Frost</td>
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<td>Insects</td>
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<td>Plant Disease</td>
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<td>Wildlife</td>
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<td>Failure of Irrigation</td>
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<td>Water Supply (if due to insured cause of loss, such as drought)</td>
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Exceptions apply; in most cases preventative measures must be in place.

Policy only covers fruit losses, not damage to trees.

How It Works

Apple crop insurance works in two ways: it insures both yield and quality. Your past yield records are averaged together to calculate an Actual Production History (APH) in bushels per acre.

You then choose a percentage of your APH to insure, such as 75% of 320 bu./acre. This provides your yield guarantee, in this case 240 bu./acre. If your actual yield is less than your guarantee (due to an insured cause of loss), then you could receive a loss payment.

Sometimes your orchard suffers damage without affecting yield, for example if a hail storm hits. In this case, the apple policy provides coverage for fresh or processing apples that fail to grade U.S. No. 1 Processing or better. A crop adjuster determines the extent of damage to the crop.

Decisions, Decisions...

Catastrophic (CAT) coverage
Insures 50% APH at 55% of RMA’s price for apples, and it costs $300 regardless of acreage.

Buy-up
Choose between 50—75% coverage in 5% increments, and up to 100% of RMA price. Premium is calculated per acre.

Information Needed

- FSA 578 form: Acreage Report
- FSA 1026A form
- At least 5 years of acceptable records
- Printouts of receipts from packing shed, processor, auction, etc.
- Can request pre-harvest appraisal
- Must be by type and practice
- New record-keeping requirements for 2012! Contact a crop insurance agent for details!

Options

This policy offers the option to upgrade the quality protection to fresh apples that do not grade U.S. Fancy or better. This option is not available on a Catastrophic policy or with apples grown for processing.