Important Dates

March 15
   Deadline to apply for insurance or make changes to existing policies

June 10
   Final Planting Date

July 15
   Acreage Report Due

October 1
   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.

Remember, to be eligible for the new federal crop disaster program SURE, each crop on the farm must be insured or have NAP coverage from FSA (some exceptions apply). Higher coverage levels translate to higher SURE guarantees!

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?

Processing tomatoes are insurable in Burlington, Camden, Cumberland, Gloucester, and Salem Counties.

Tomatoes are insurable if they are planted for harvest as processing tomatoes grown under a processor contract executed by August 20 of the crop year. Tomatoes cannot be interplanted with another crop or into an established grass or legume, or grown on acreage on which tomatoes were grown in either of the previous 2 years.

Organically grown processing tomatoes are insurable.

What Disasters Are Covered?

- Excessive Moisture
  (preventing timely harvesting)
- Abnormal Temperatures
- Fire
- Insects
- Plant Disease
- Wildlife
- Failure of Irrigation Water Supply (if due to insured cause of loss, such as drought)

Exceptions apply; in most cases preventative measures must be in place.

How It Works

Processing tomato crop insurance works by insuring yield. Your past yield records are averaged together to calculate an Actual Production History (APH) in tons per acre.

You then choose a percentage of your APH to insure, such as 75% of 14 tons/acre. This provides your production guarantee, in this case 10.5 tons/acre. If your production-to-count is less than your guarantee (due to an insured cause of loss), then you could receive a loss payment.

The stage of the tomato crop also influences your loss payment. The three stages are: 1) From planting until first fruit set, 2) From first fruit set until harvest, and 3) Harvested acreage. If you suffer a loss during stage 1 or 2, your payment will be smaller than if the loss had occurred during stage 3.

Replanting

A replanting payment may be allowed if the crop is damaged by an insured cause of loss and the acreage to be replanted has sustained a loss in excess of 50% of the plant stand. Acreage must be practical to replant before the final planting date (June 10).

Decisions, Decisions...

Catastrophic (CAT) coverage
Insures 50% APH at 55% of RMA’s price for processing beans, 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 4 years of acceptable records—processor contracts