

Crop Insurance

FARMER SUCCESS STORY



Farmers minimize their risk through fruit crop insurance !



Salem County NJ– “Bad weather is coming, it’s guaranteed so why not have crop insurance to protect your business.” says Santo Maccherone, Owner and operator of Circle M Farms. He and his son John (pictured above) own and run their family’s fruit farm in Salem County New Jersey. The farm has been in business since 1942. Together Santo and his son John grow 150 acres of tree fruit and another 150 acres of grain. When asked if crop insurance had worked for him Santo replied, “yes, I have buy up on my apples which is great for when winter injury and diseases damage the quality of my apples is and I am unable to sell them as fresh market, I receive support through my crop insurance policy so that I am still able to survive a damaged crop year and carry on with my business. I also have additional hail coverage on my fruit crops as extra protection should I get hit by hail.” Current crop insurance policies allow producers to insure their production history up to 75% and up to 85% for certain crop policies. Crop insurance policies protect growers against crop losses by insuring their production against weather related causes of loss as well as losses due to wildlife damage, fire, insects, and diseases as long as best management practices have been followed.

When asked how long he’s had crop insurance Mr. Maccheone responded that he has had crop insurance nearly from the beginning when it first became available. “For the cost to cover your crops with crop insurance is good common sense to just do it, its an important tool just like Integrated Pest Management and Cooperative Extension.” Said Mr. Maccherone. Disease, bad weather, winter injury, and market fluctuations all threaten the fruit industry. It’s a risky business farming, and that is why the Maccherone’s choose to cover their risks using crop insurance. Santo Maccherone was quick to add, “ We love our crop insurance agent, it is very important with any kind of insurance agent that you trust them and know that they are on your side and we feel that this is true about our crop insurance agent.”



November 20th is the deadline to purchase crop insurance for your:

- ◆ Apples
- ◆ Peaches
- ◆ Cranberries
- ◆ Blueberries

If you’re interested in crop insurance and would like to talk to a crop insurance agent check out the link below for an agent near you!

<http://www3.rma.usda.gov/apps/agents/>

For additional information, or a list of NJ crop insurance agents, contact The Garden State Crop Insurance Education Team at 856-769-0090 or visit us online at: <http://saalem.rutgers.edu/cropinsurance>

This is brought to you by the Garden State Crop Insurance Education Initiative, a partnership between the USDA Risk Management Agency, New Jersey Department of Agriculture and Rutgers Cooperative Extension of Salem County. For additional information about crop insurance contact a crop insurance agent (www3.rma.usda.gov/apps/agents/) or visit our website <http://saalem.rutgers.edu/cropinsurance>, or call our toll free hotline 1-800-308-2449 <http://www.rma.usda.gov/tools/agent.html>

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