**AGR-Lite Approved for New Jersey for the 2004 Growing Season**

**Policies Must be Purchased by January 31, 2004**

<table>
<thead>
<tr>
<th>Issue</th>
<th>AGR-Lite</th>
<th>AGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Max. Policy Liability</td>
<td>$250,000 ($500,000 of Gross Revenue)</td>
<td>$6.5 million</td>
</tr>
<tr>
<td>Tax Forms Collected</td>
<td>At Time of Filing Claim</td>
<td>At Time of Application</td>
</tr>
<tr>
<td>Animal &amp; Animal Products</td>
<td>No Limit</td>
<td>35% of Revenue</td>
</tr>
<tr>
<td>MPCI Required</td>
<td>Optional</td>
<td>Yes</td>
</tr>
<tr>
<td>Max. Coverage</td>
<td>65/75% or 75/65% of Gross Revenue</td>
<td>65/75% of Gross Revenue</td>
</tr>
<tr>
<td>Single Commodity Farms</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Talk to a Crop Insurance Agent Today**

See Page 3 for Dates, Times and Locations of AGR-Lite Producer Workshops

Call the Rutgers Cooperative Extension Office in Salem County **856.769.0090** or visit the Garden State Crop Insurance Education web site at [http://salem.rutgers.edu/cropinsurance](http://salem.rutgers.edu/cropinsurance) for a complete list of insurance agents licensed to sell crop insurance in New Jersey
AGR-Lite

AGR-Lite is a streamlined whole-farm revenue protection package that can be used as a stand-alone coverage or in addition to other individual crop insurance policies (except AGR). The plan is easy to understand because it follows the marketplace. Most farm raised crop, animals, and animal products are eligible for protection. The program is based on the 5-year average revenue reported on IRS Schedule F 1040 (or similar form), therefore, minimal additional record keeping is required.

<table>
<thead>
<tr>
<th>Coverage Level Payment %</th>
<th>Max. Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>65/75</td>
<td>$ 512,821</td>
</tr>
<tr>
<td>65/90</td>
<td>$ 427,350</td>
</tr>
<tr>
<td>75/75</td>
<td>$ 444,444</td>
</tr>
<tr>
<td>75/90</td>
<td>$ 370,370</td>
</tr>
<tr>
<td>80/75</td>
<td>$ 416,667</td>
</tr>
<tr>
<td>80/90</td>
<td>$ 347,222</td>
</tr>
</tbody>
</table>

Producer must have:
- at least two qualifying commodities for the 75/90 coverage level
- at least four qualifying commodities for the 80/75 and/or 80/90 coverage level

*see a crop insurance agent for a complete list of qualifying commodities

Where AGR-Lite makes sense

- Grower of otherwise uninsurable crops
- Umbrella over selected individual crop coverages
- Interested in simplification
- Interested in protecting the bottom line for operation from severe economic loss
- Interest in coverage based on historical quality and price
- Poor yield records
- When other plans cost too much
- For Catastrophic animal health protection
**Basic Eligibility Requirements:**

1. Five consecutive years of IRS Schedule F 1040 records under the same tax entity.

2. Average annual adjusted gross income of $512,821 or less.

3. Not more than 50% of allowable income from agricultural commodities purchased for resale.

4. Expected potato revenue not to exceed 83.35% of the total revenue.

**Insurable Causes of Loss**

Unavoidable losses of revenue due to unavoidable perils including low yield, poor quality, or low price during the insurance year.

**Linkage Requirements and Disaster Payments**

Those producers who received Disaster Payments through FSA last spring **AND** did not have their crop insured (if available, at any level) must purchase buy-up Crop Insurance for the next two years. Buy-up insurance is any level above CAT.

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**Organic farming practices ARE insurable with AGR-Lite**

**AGR-Lite Producer Workshops**

**North Jersey – Hunterdon Extension Office**  
November 19, 2003  7-9pm

**South Jersey – Centerton/Bridgeton Research Farm**  
December 17, 2003  7-9pm

**Central Jersey – EcoComplex**  
December 18, 2003  7-9pm

**Sponsored by: RCE of Salem County & NJDA**

Visit [http://salem.rutgers.edu/cropinsurance](http://salem.rutgers.edu/cropinsurance) for directions to the sites or call the Rutgers Cooperative Extension Office in Salem County at 856.769.0090 for additional information.

*Bring your Schedule Fs from 1999-2003 and leave with the information an insurance agent needs to quote you a policy.*
The Agricultural Community Outreach Initiative is coordinated by Rutgers Cooperative Extension and the NJ Department of Agriculture. The project is funded by the Risk Management Agency of the USDA. Last year with input from producers all over New Jersey, an agricultural resource guide entitled “The New Jersey Green Pages” was developed. The guide is a comprehensive directory of agricultural contacts and programs, markets, agricultural associations, industry and service providers, and other information and resources. Additionally, a risk management workbook entitled “Cultivating Peace of Mind” was developed. Introducing the five areas of risk (production, marketing, financial, legal, and human resource), the workbook provides hands-on exercises which diminish or minimize risk-posing obstacles.

This year Rutgers Cooperative Extension will team up with carefully selected organizations to deliver the above mentioned guide and workbook through regional one-day workshops to take place from February through April 2004. Risk Management Clubs will also be coordinated. If you are interested in learning more about the project and/or attending one of the workshops, you may contact Coleen McGarrity or Dave Lee at Rutgers Cooperative Extension of Salem County at (856) 769-0090.

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New for 2004
Price Elections Increase for Fruit Policies

- Apples: up to $7.10 per bushel
- Peaches: up to $16.00 per bushel
- Highbush Blueberries: up to $0.56 per pound
- Cranberries: up to $28.00 per bushel

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Upcoming Policy Closing Dates

**November 20**
Apples, Blueberries, Cranberries, Peaches

**Blueberries are NO longer a pilot program**

**December 31**
Potatoes