

Davis Regional Office — Davis, CA

July 2015

Almonds California

Crop Insured

All almonds in the county are insurable if:

- They are grown in an orchard where at least 90 percent of the trees have reached their sixth growing season after being set out;
- You insure all your almonds in a county at the same coverage level; and
- Orchards may be insured as a separate unit if located on non-contiguous land.

Counties Available

Almonds are insurable in Butte, Colusa, Fresno, Glenn, Kern, Kings, Madera, Merced, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo and Yuba counties. Almonds in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins on January 1 for the first insurance year and ends no later than November 30 of the same year or at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing/Cancellation	.....	December 31, 2015
Acreage Reporting	.....	March 15, 2016
Premium Billing	.....	August 15, 2016
Termination	.....	December 31, 2016

Coverage Levels and Premium Subsidies

The production guarantee of almond meats are measured in pounds. The weight of almonds sold in-shell are converted to meat pounds using sample shelling percentages when available or USDA shell-out factors. Individual approved average yields are calculated from four to ten years of production records you give to your insurance agents.

Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65 percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
	50	55	60	65	70	75
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Additional coverage is \$30 per crop, per county. Waivers of administrative fees for all coverage levels (CAT and additional) are available for limited-resource farmers.

Price Elections

The price used to calculate your premium and indemnity.

Almonds (conventional)	.....	\$4.00 per pound
Almonds (certified organic)	.....	\$5.60 per pound

Loss Example


Assume 65 percent coverage, 100 percent price election of \$4.00 per pound, an average yield of 2,400 pounds per acre, and 100 percent share.


	2,400	Pounds per acre average yield
X	0.65	Coverage level percentage
	1,560	Pounds per acre guarantee
-	400	Pounds per acre actually produced
	1,160	Pounds per acre loss
X	\$4.00	Price election
	\$4,640	Gross indemnity per acre


Price used above is for example only. Contact a crop insurance agent for current information.


Where to Buy Crop Insurance


All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on [Agent Locator](#).

 Regional Office Visit >

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent

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