

Davis Regional Office — Davis, CA

December 2016

Pistachio Pilot California

Crop Insured

All pistachios are insurable in the county if they are grown on trees, which have reached the tenth growing season after being set out with at least four years of production records.

Counties Available

Pistachios are insurable in Alameda, Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, San Bernardino, San Joaquin, San Luis Obispo, Santa Barbara, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties.

Causes of Loss

You are protected against the following:

- Adverse weather;
- Earthquake;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease; unless you have insufficiently or improperly applied pest or disease control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage is sold in two-year modules; you must remain in the program for at least two consecutive years. Producers must apply for coverage with a crop insurance agent before December 31 to insure the crop they plan to harvest in that year and the following year.

Coverage Levels and Premium Subsidies

The amount of insurance (guarantee) is determined from your production records. The coverage level and price election remain the same for each year in the two-year coverage period. Indemnity payments are calculated for each year individually. Approved yields are based on 4-10 years of production records and may need to be adjusted if found to be alternate bearing.

Growers can select a coverage level from 50 to 75 percent of their approved yield and 55 to 100 percent of the price election. 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					
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.

Price Elections

The price used to calculate your premium and indemnity.

Pistachios \$2.10 per pound

Loss Example

Assume 65-percent coverage, 100 percent price election of \$2.10 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
-	500	Pounds per acre actually produced
	1,060	Pounds per acre loss
X	\$2.10	Price Election
	\$2,226	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 the RMA website at [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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