

Davis Regional Office — Davis, CA

November 2016

Processing Tomatoes California

Crop Insured

All varieties of processing tomatoes are insurable if:

- They are acceptable according to, and grown under, a processor contract;
- They are irrigated; and
- They are all of your contracted processing tomatoes.

Counties Available

Processing tomatoes are insurable in Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Sacramento, San Benito, San Joaquin, Santa Clara, Solano, Stanislaus, Sutter, Tulare, and Yolo counties. Processing tomatoes 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;
- 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

You must apply for coverage with a crop insurance agent before January 31 to insure the tomatoes you plan to plant and harvest that year. Coverage begins when the tomatoes are planted and ends the earliest occurrence of one of the following:

- When the contract is fulfilled;
- Harvesting ends;
- Acreage is abandoned; or
- October 20.

Coverage Levels and Premium Subsidies

Individual insurance amounts are based on your approved yield. You will be asked to provide four to 10 years of actual yield history that will be used to calculate your average yield. 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					
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 determine your premium and indemnity.

Conventional.....\$72.50 per ton
Organic.....\$108.75 per ton

Loss Example

Assume 70-percent coverage, 100 percent price election of \$72.50 per ton, an average yield of 40 tons per acre, one basic unit, and 100 percent share.

	40	Tons per acre average yield
X	0.70	Coverage level
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	28	Tons per acre guarantee
-	20	Tons per acre actually produced
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	8	Tons per acre loss
X	\$15.85	Price Election
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	\$580.00	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 >](#)

 430 G Street
Suite 4168
Davis, CA 95616-4168

 Phone: 530-792-5870

 Fax: 530-792-5893

 Email: rsoca@rma.usda.gov

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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