



United States Department of Agriculture
Risk Management Agency

November 2009

2010 COMMODITY INSURANCE FACT SHEET

Fresh Market Tomatoes (Dollar Plan) Florida

Crop Insured

The crop insured will be all the tomatoes in the county for which a premium rate is provided by actuarial documents—

- in which you have a share,
- that are planted for harvest as fresh market tomatoes,
- that are planted within periods designated on the actuarial documents,
- that are irrigated,
- that are grown on acreage covered by plastic mulch, and
- that are not grown for direct marketing.

The insured must have grown tomatoes for commercial sale or have participated in the management of the tomato farming operation in at least one of the previous three crop years. The soil must be fumigated, or properly treated, if peppers, eggplants, tobacco or tomatoes (except under replant provisions) have previously been grown. See policy provisions for more detailed information.

Counties Available

Broward	Charlotte	Collier
De Soto	Glades	Hardee
Hendry	Hillsborough	Lee
Manatee	Martin	Miami-Dade
Palm Beach	Polk	St.Lucie
Sarasota		

Causes of Loss

Excess rain
 Failure of Irrigation water supply¹
 Fire
 Freeze
 Hail
 Tornado
 Tropical depression

¹If caused by an insured cause of loss that occurs during the insurance period.

Note: Causes of loss that are not covered include (1) disease or insect infestation, unless no effective control measure exists for such disease or insect infestation, and (2) inability to market the tomatoes for any reason other than actual physical damage from an insurable cause of loss that occurs during the insurance period.

Insurance Period

Coverage begins on each unit or part of a unit on the later of the date we accept your application, or when the tomatoes are planted for each planting period.

Coverage will end on any insured acreage at the earliest of:

- (1) total destruction of the tomatoes on the unit,
- (2) abandonment of the crop on the unit,
- (3) the date harvest should have started on the unit on any acreage which will not be harvested,
- (4) the calendar date for the “end of insurance period” as follows: a) 140 days after the date of direct seeding or replanting with seed, or b) 125 days after the date of transplanting or replanting with transplants,
- (5) final adjustment of a loss on a unit, or
- (6) final harvest.

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date. See your insurance agent for detailed requirements.

Notice of Loss—See your insurance agent for detailed requirements.

Important Dates

Sales Closing.....July 31
 Premium Billing.....May 1
 Cancellation/Termination.....July 31
 Contact your insurance agent for final planting and acreage reporting dates specific to your county.

Definitions

Carton—A container that contains 25 pounds of fresh tomatoes, unless otherwise provided in the special provisions.

Reference Maximum Dollar Amount—The dollar amount set in the actuarial tables that is used in calculating the dollar coverage amount per acre for the insurance guarantee.

Insurance Guarantee—A dollar amount of insurance per acre that is determined by multiplying the reference maximum dollar amount by the coverage level. The percent of the insurance guarantee that is in-force will be dependent on the plant growth stage in table below.

Stage	Percent of amount of insurance per acre selected	Length of Time (Direct Seeded)	Length of Time (Transplanted)
1	50	Planting until 60 th day after planting	Planting until 30 th day after planting
2	75	From 60 th day after planting until stage 3	From 30 th day after planting until stage 3
3	90	From 90 th day after planting until final stage	From 60 th day after planting until final stage
Final	100	Earlier of 105 days after planting or the beginning of harvest	Earlier of 75 days after planting or the beginning of harvest

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of the reference maximum dollar amount per acre shown on the FCI-35 (coverage and rate table) and are subsidized as shown in the table below. As an example, if the reference maximum dollar amount is \$6,850, the 65-percent coverage level results in a \$4,453 guarantee per acre.

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 (CAT) coverage is fixed at 27.5 percent of the reference maximum dollar amount stated in the applicable actuarial document. 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.

Loss Example

This loss example is based on one acre of tomatoes in Florida, a reference maximum dollar amount of \$6,850, 100-percent share, and a loss occurring in the final stage of production.

At the 65-percent coverage level, there is a \$4,453 insurance guarantee per acre ($\$6,850 \times .65 = \$4,453$). The example assumes an average producer sale price of \$10.00 per carton and production to count of 500 cartons per acre.

\$ 4.10 Allowable cost per 25 pound carton

\$4,453 Amount of dollar coverage per acre

-\$2,950 Production to count is 500 cartons sold at \$5.90 each (\$10.00 price - \$4.10 allowable cost)

\$1,503 Indemnity per acre

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