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FCIC-25180 (05-2010)  
FCIC-25180-1(07-2012)

# **FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2013 and Succeeding Crop Years**



**UNITED STATES DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C.**

<b>TITLE: FRESH MARKET TOMATO (DOLLAR PLAN) LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25180 (05-2010) 25180-1 (06-2012)</b>
<b>EFFECTIVE DATE: 2013 and succeeding crop years</b>	<b>ISSUE DATE: July 13, 2012</b>
<b>Subject:</b>  <b>Provides the procedures and instructions for administering the Fresh Market Tomato (Dollar Plan) crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  <i>/s/ Tim B. Witt</i>  <b>Tim B. Witt Deputy Administrator</b>

**REASONS FOR AMENDMENT**

Major Changes: See changes or additions in text, which have been **highlighted**. Three stars (\*\*\*) identify where information has been removed.

- A. Amendments due to issuance of 2013 Fresh Market Tomato (Dollar Plan) Crop Provisions (13-0086).
- B. Section 2B(4), Definitions – Changes were made to: Allowable Cost, Amount of Insurance Per Acre, Fresh Market Tomatoes, Minimum Value, Penhooker, Potential Production, Price Received, and added a definition for Registered Handler.
- C. Coverage for direct-seeded tomatoes is now only available by written agreement.
- D. Removed Minimum Value Option II coverage.
- E. Removed language that only mature production in excess of 30 cartons per acre will be counted. Revised language so appraised production will be counted on the appraisal and production worksheet.
- F. Made various other changes as a result of the 2013 Fresh Market Tomato (Dollar Plan) Crop Provisions.

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**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Fresh Market Tomato (Dollar Plan) Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-4		1-8 11-16 25-30 37-38 47-50		05-2010	FCIC-25180
Insert	1-2		1-8 11-16 25-30 37-38.1 47-50		07-2012	FCIC-25180-1
Current Index	1-2	1-4	1-8 9-10 11-16 17-24 25-30 31-36 37-38.1 39-46 47-50	51-53	07-2012 05-2010 07-2012 05-2010 07-2012 05-2010 07-2012 05-2010 07-2012 05-2010 07-2012 05-2010	FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180 FCIC-25180-1 FCIC-25180

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# 1. INTRODUCTION

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.htm](http://www.rma.usda.gov/handbooks/25000/index.htm). All Approved Insurance Providers (AIP's) will utilize these standards for both loss adjustment and loss adjustment training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

### A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.
- (2) One legible copy to the insured. The original and all remaining copies as instructed by the AIP. It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to fresh market tomato loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

<b>CAT</b>	Catastrophic Risk Protection
<b>CIH</b>	Crop Insurance Handbook
<b>DSSH</b>	Document and Supplemental Standards Handbook FCIC-24040
<b>MVO</b>	Minimum Value Option

(4) Definitions:

<b>Acre</b>	43,560 square feet of planted acreage when the row widths do not exceed six feet, or if row widths exceed six feet, the land area on which at least 7,260 linear feet of rows are planted.
<b>Allowable Cost</b>	The dollar amount per carton for harvesting, packing, and handling as stated the Special Provisions.
<b>Amount of Insurance per Acre</b>	The dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount shown in the actuarial documents by the coverage level percentage you elect.
<b>Carton</b>	Twenty-five (25) pounds of the insured crop.
<b>Crop Year</b>	A period of time that begins on the first day of the earliest planting period for fall-planted tomatoes and continues through the last day of the insurance period for spring planted tomatoes. The crop year is designated by the calendar year in which spring planted tomatoes are harvested.
<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or a portion of the crop (refer to the definition of U-Pick).
<b>Excess Rain</b>	An amount of precipitation sufficient to directly damage the crop.
<b>Freeze</b>	The formation of ice in the cells of the plant or its fruit, caused by low air temperatures.
<b>Fresh Market Tomatoes</b>	Field grown mature green or ripe fresh market tomatoes that meet the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal Marketing Order and Florida Tomato Committee Regulations, or their successors.
<b>Harvest</b>	The picking of fresh market tomatoes from the plants, excluding tomatoes salvaged by penhookers.
<b>Minimum Value</b>	The dollar amount per carton shown in the Special Provisions we will use to value appraised and unsold harvested production to count.

<b>Penhookers</b>	Individuals who purchase the right to salvage tomatoes remaining in the field after commercial harvests are completed.
<b>Potential Production</b>	The number of cartons of field grown mature green or ripe fresh market tomatoes that the tomato plants will or would have produced per acre, assuming normal growing conditions and practices, by the end of the insurance period.
***	
<b>Price Received</b>	The gross dollar amount per carton received by the producer before deductions of allowable costs.
<b>Registered Handler</b>	A person or entity officially certified by the Florida Tomato Committee, or successor entity, to inspect and enforce all handling regulations for fresh market tomatoes and report the required pack-out data to the Committee.
<b>Ripe Tomato</b>	A tomato that has a definite break in color from green to tannish-yellow, pink or red.
<b>Tropical Depression</b>	A system identified by the U.S. Weather Service as a tropical depression, and for the period of time so designated, including tropical storms, gales, and hurricanes.
<b>U-Pick</b>	Salvaged (“Penhooker”) tomatoes harvested and sold to someone other than a first handler is to be reported as “u-pick.” U-pick is a form of direct marketing.

### **3. INSURANCE CONTRACT INFORMATION**

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The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Fresh Market (Dollar Plan) Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the field grown mature green or ripe fresh market tomato types in the county as specified in the Special Provisions for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
  - (a) Planted to be harvested and sold as fresh market tomatoes;
  - (b) Planted within the planting periods designated in the actuarial documents;

- (c) Grown under an irrigated practice: Refer to the LAM and the Basic Provisions for the definition as to what constitutes an irrigated practice.
  - (d) Grown on acreage covered by plastic mulch except where the Special Provisions allow otherwise;
  - (e) Grown by someone who within one of the three previous crop years has previously managed or grown commercial tomatoes or has participated in managing a fresh market tomato farming operation; and
  - (f) Grown on insurable land which can include newly cleared land and former pasture land.
- (2) For each planting period, tomato transplants must initially be planted in rows, unless otherwise provided by the Special Provisions, actuarial documents, or by written agreement.
- (3) Land which has previously grown tomatoes (except for replanted tomatoes as provided in the Fresh Market Tomato (Dollar Plan) Crop Provisions), peppers, eggplants, strawberries or tobacco must be fumigated or otherwise properly treated before planting tomatoes in order to be insurable. Refer to the Basic Provisions for information on “good farming practices.”
- (4) Insurance coverage is not provided against damage or loss of production due to:
- (a) Disease or insect infestation, unless no effective control measure exists for such disease or insect infestation, or
  - (b) Failure to harvest in a timely manner or failure to sell the tomatoes, unless such failure is due to actual physical damage caused by an insured cause of loss that occurs during the insurance period.
- (5) Coverage will not be provided for tomatoes that are:
- (a) Interplanted with another crop; or planted into an established grass or legume;
  - (b) Grown for direct marketing; or
  - (c) Direct seeded fresh market tomatoes, unless insured by written agreement.
- (6) For the purpose of calculating whether the insurance period has ceased under section 10(f) of the Crop Provisions; the elapsed days should be calculated on a unit basis; therefore, begin counting the day after direct seeding or replanting, transplanting, or replanting with transplants ended on the unit and count through the date the damage occurred.
- (7) The calendar date for the end of insurance period is 125 days after the date of transplanting or replanting with transplants.

## **B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

Refer to the CIH and LAM for provisions and procedures not applicable to CAT.

## **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

## **D. MINIMUM VALUE OPTION**

- (1) The total value of harvested production if **MVO** is elected will be determined as follows:
  - (a) For sold **harvested** production, the dollar amount obtained by subtracting the allowable cost contained in the Special Provisions from the price received for each carton of **fresh market** tomatoes **in the load** (this result may not be less than the MVO price contained in the Special Provisions for any carton of tomatoes **sold**), and multiplying this result by the number of cartons of **fresh market** tomatoes sold; and
  - (b) For **unsold harvested** production, the dollar amount obtained by multiplying the number of cartons of **fresh market** tomatoes on the unit by the minimum value shown in the Special Provisions for the planting period. Harvested production that is damaged or defective due to **an insured** cause **of loss** and is not **sold** will not be **counted** as production to count.
- (2) The adjuster must determine why any production is rejected and document that the damage causing the rejection was due to an insurable cause of loss.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

Only one replanting payment will be made for acreage planted during each planting period within the crop year. Refer to the Basic Provisions, Fresh Market (Dollar Plan) Crop Provisions, and Special Provisions for a complete list.

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

To qualify for a replanting payment, the:

- (1) Tomatoes must be damaged due to an insurable cause;

- (2) AIP must determine that it is practical to replant and give consent to replant; (refer to the LAM);
- (3) Acres being replanted must have been initially planted within the planting dates established by the Special Provisions;
- (4) Appraisal (or appraisal plus any appraisals for uninsured causes of loss) must indicate that more than 50 percent of the plant stand, in the field or subfield, will not produce tomatoes;
  - (a) Plant stand is defined in the Crop Provisions as the number of live plants per acre prior to the occurrence of an insurable cause of loss;
  - (b) For inspections involving multiple loss occurrences the number of live plants prior to the first occurrence of an insurable cause of loss is considered the plant stand for replanting payment qualification determinations; and
- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date).

In the Narrative of the Claim Form or a Special Report, show the appraisal for each field or subfield and the calculations to document that qualifications for a replanting payment have been met.

### **C. MAXIMUM REPLANTING PAYMENT**

The maximum amount of replanting payment per acre will be the LESSER OF:

- (1) The insured's actual replanting cost; or
- (2) The result obtained by multiplying the maximum replanting payment amount per acre allowed in the Special Provisions times the insured's share in the crop.

**EXAMPLE 1:**

Owner/operator (100 percent share)

36.0 acres replanted

Insured's actual cost to replant = \$300.00

Maximum allowed per Special Provisions = \$640.00

The lesser of \$300.00 and \$640.00 = \$300.00

Enter \$300.00 in the Section I "Appraised Potential" Column of the Claim Form.

**EXAMPLE 2:**

Landlord/tenant on 50/50 share

36.0 acres replanted

Insured's actual cost to replant = \$350.00

Maximum allowed per Special Provisions = \$640.00 X .500 (share) = \$320.00

The lesser of \$350.00 and \$320.00 is \$320.00

Enter \$320.00 in Section I, "Appraised Potential" Column of the Claim Form if the insured's share has been applied or \$640.00 if the insured's share has yet to be applied. (Follow individual AIP guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on the Claim Form according to individual AIP guidelines.

**D. REPLANTING PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the Claim Form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in item 18 of the Appraisal Worksheet (Planting to Fruit Set/Replant); the date the acreage was replanted (from a completed Certification Form, signed and returned by the insured).

**E. REPLANTING LIMITATIONS**

- (1) The insured must replant any acreage of tomatoes damaged during the planting period in which initial planting took place whenever less than 50 percent of the plant stand remains; and
  - (a) It is practical to replant (as determined by the AIP);
  - (b) If, at the time the crop was damaged, the final day of the planting period has not passed; and
  - \*\*\* (c) The damage occurs within 30 days of transplanting.
- (2) Whenever tomatoes are initially planted during the fall or winter planting periods and the conditions specified in (1) (b) and (1) (c) above are not satisfied, the insured may elect:
  - (a) To replant such acreage and collect a replanting payment due if the AIP determines it is practical to replant as specified in Section 12 of the Crop Provisions. The initial planting period coverage will continue for such replanted acreage.
  - (b) Not to replant such acreage and receive an indemnity based on the stage of growth the plants had attained at the time of damage. However, such an election will result in the acreage being uninsurable for tomatoes in the subsequent planting period.

- (c) An indemnity, based upon the stage of the tomatoes at the time of damage, can be paid if it is not practical to replant (as determined by the AIP) and the land is put to another use. Refer to the LAM for instructions on certification for replants.

## **F. IMPRACTICAL TO REPLANT**

Where it is impractical to replant and stand reduction is evident as a result of an insured cause of loss, the insured may opt to:

- (1) Take an indemnity payment based on the stage at time of damage; or
- (2) Take the remaining “undamaged” tomatoes to harvest.

In (2) above, the area encompassing the damaged, destroyed, or missing plants can be released for “another use,” and be planted (or inter-planted) to other (non-tomato) plants. The acreage released (determined by the percent of stand lost) is to be recorded on a separate line on the claim form, documenting the tomato stage in which the damage occurred. An appraisal on such released acreage would be added to any harvested production from the remaining acreage on the unit to obtain the total unit production to count. The final claim is to be completed upon final disposition of the crop on the unit.

When the crop is damaged to the extent that the majority of growers in the area would no longer care for the crop (and it is not practical to replant), insurance on that acreage is considered to have ceased. If the tomatoes are destroyed, any indemnity will be based on the stage the tomatoes had achieved at the time **the insured damage occurred**. If the tomatoes are not destroyed and are subsequently harvested, settlement of the claim will be as provided in Section 14 of the Crop Provisions based on the stage the plants had achieved when the damage occurred. The adjuster is cautioned to be certain there is sufficient potential in the damaged tomato crop to warrant further care, BEFORE it is allowed to progress to the next stage guarantee (refer to subsection 3 (e) of the Crop Provisions). Refer to the **Basic** Provisions for the definition of “Practical to Replant.”

## **G. TOMATOES PLANTED BACK ON OLD PLASTIC**

For insurance purposes, tomatoes planted back on old plastic will be considered replanted (even if replanted after the final planting date for the planting period). If the beds are refumigated and new mulch is used in a subsequent planting period, tomatoes so planted will be considered “initially-planted” for that current planting period. Refer to the Crop Provisions and Special Provisions for rotation requirements and when replanting payments apply.

## **5. FRESH MARKET TOMATO (DOLLAR PLAN) APPRAISALS**

### **A. GENERAL INFORMATION**

Potential production will be appraised in accordance with the procedures specified in this handbook and the LAM.

### **B. TIMING OF APPRAISALS**

Fruit set is a very critical time for the tomato plant. Temperatures that are too low or too high, low light intensity, and adverse soil moisture conditions can adversely affect fruit set. This may adversely affect the adjuster's ability to make an accurate appraisal. If necessary, the adjuster should defer the appraisal in accordance with the LAM.

POST-HARVEST appraisals shall be made on any unit of a policy having a probable loss to determine the amount of marketable tomatoes remaining in the field or subfield, unless the AIP suspects shifting of production, in which case a post harvest appraisal must be performed on all units of the policy. These appraisals should be made as close as possible after the final harvest of the field and/or unit. This will allow for the most accurate appraisal of marketable tomatoes due to their rapid deterioration after maturity.

Refer to the LAM for information on deferred appraisals.

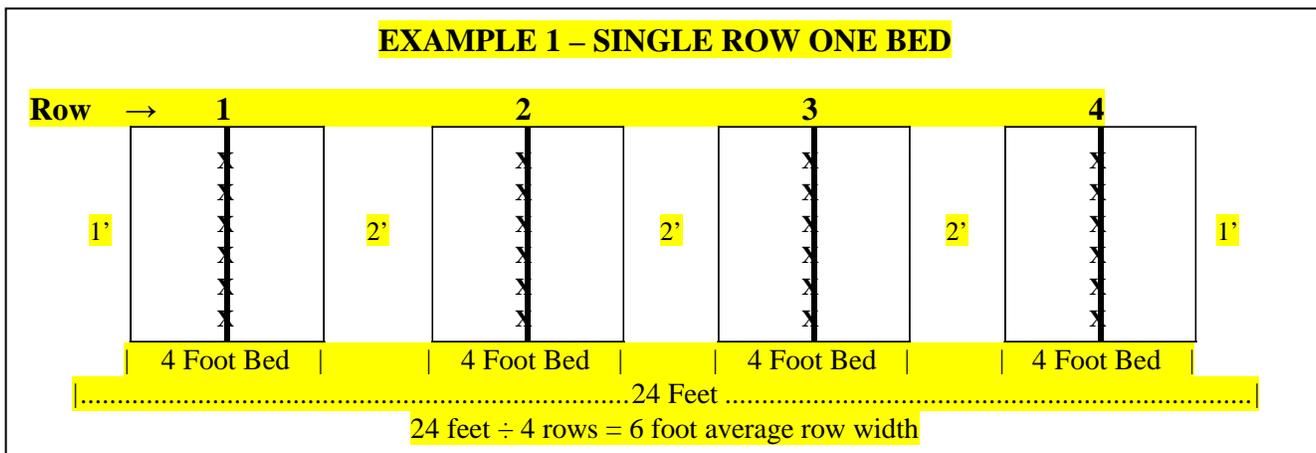
### **C. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Determine the minimum number of required samples for a field or subfield by the field size, (take not less than the minimum number (count) of representative sample required in TABLE A for each field or subfield), the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Use as many samples as necessary to accurately determine potential production.

### **D. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths of a foot, to inches, to measure row width (Refer to LAM for conversion table).
  - (2) Only planted areas will be considered insurable acreage (Refer section 5F below). Measure across FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width in whole feet.
  - (3) Apply the row width to determine the length of row required for the sample as shown in section 5 E “Determining Sample Row Length for 1/100 and 1/1000 Acre.”
  - (4) The linear feet of rows per acre cannot be less than 7,260 feet regardless of the row width. Therefore, the length of row for 1/100 and 1/1000 acre sample for an 8-foot average row width will be the same as for a 6-foot average row width.
- \*\*\*
- (5) Row width calculation examples are based on a 4-foot bed on plastic mulch planting pattern with each bed counting as one row.



**E. DETERMINING SAMPLE ROW LENGTH FOR 1/100 AND 1/1000 ACRE**

- (1) Determine the row width in accordance with subsection 5D above.
- (2) Determining sample row length for appraisal purposes:
  - (a) 6-foot row widths or less: Divide 43,560 square feet by the applicable row width to obtain the linear feet of row per acre. Divide this result by 100 or 1000, in this example 1000, to obtain the per acre sample row length ( $43,560 \div 5 \text{ feet} = 8,712 \div 1000 = 8.7$  feet of row per sample for 1/1000th acre appraisal); or
  - (b) For row widths greater than 6 foot: Divide the standard linear feet of row 7,260 by 100 or 1000, in this example 1000, to obtain the per acre sample row length ( $7,260 \div 1000 = 7.26$  or 7.3 linear feet of row per sample for 1/1000th acre appraisals).

## **F. DETERMINING INSURABLE ACREAGE**

Only planted areas will be considered insurable acreage. Use the following methods to determine insurable acreage for loss adjustment purposes:

- (1) Establish the planted area(s) within the field (excluding unplanted headlands, field roads, and/or other areas not part of the planting pattern, used for spraying and care/harvesting of the crop);
- (2) Determine row widths from planted area(s) within the field (Refer to section 5D above);
- (3) Apply the definition of “Acre” in the crop provisions to the planted area(s):
  - (a) 6-foot row widths or less with 43,560 square feet of planted area(s) will equal one insured acre; or
  - (b) Row widths greater than 6 foot will require more than one land acre to equal one insured acre.

### **EXAMPLE 1: DETERMINING INSURABLE ACREAGE WITHIN A FIELD WHEN ROW WIDTHS EXCEED 6-FEET:**

Insured reports 20.0 acres with 8 foot wide planted row spacing in the field. At loss time, the loss adjuster determines there are unplanted area(s) in the field (unplanted headlands, field roads, and/or other areas not part of the planting pattern that are used for spraying and care/harvesting of the crop). The loss adjuster determines the insurable, planted acreage as follows:

1,300 linear feet (length) x 640 linear feet (8-foot row spacing x 80 planted rows) = 832,000 square feet of planted area.  $832,000 \text{ square feet of planted area} \div 43,560 \text{ square feet per acre} = 19.1 \text{ acres of planted area}$ . The 19.1 acres of planted area based on 8-foot row spacing, must be adjusted to 6-foot row spacing to determine the insurable planted acres.  $\text{Multiply } 19.1 \text{ acres} \times .750 \text{ factor (6-foot row spacing} \div 8\text{-foot row spacing} = .750 \text{ factor)} = 14.3 \text{ insurable, planted acres}$ .

### **EXAMPLE 2: DETERMINING INSURABLE ACREAGE WITHIN A FIELD WHEN ROW WIDTHS DO NOT EXCEED 6-FEET:**

Insured reports 20.0 acres with 5-foot wide planted row spacing in an irregular shaped field. At loss time, the loss adjuster determines there are unplanted area(s) in the field (unplanted headlands, field roads, and/or other areas not part of the planting pattern that are used for spraying and care/harvesting of the crop). The loss adjuster determines the insurable, planted acreage as follows:

$5,808 \text{ feet (length)} \times 80 \text{ feet (width)} = 464,640 \text{ square feet of planted area}$ .  $2,904 \text{ feet (length)} \times 80 \text{ feet (width)} = 232,320 \text{ square feet of planted area}$ .  $464,640 \text{ square feet} + 232,320 \text{ square feet} = 696,960 \text{ total square feet of planted area}$ .  $696,960 \text{ total square feet of planted area} \div 43,560 \text{ square feet per acre} = 16.0 \text{ insurable planted acres}$ .

## **G. DETERMINING PLANTS PER ACRE**

Determine the row width and acreage in accordance with subsections 5D “Measuring Row Width for Sample Section” and 5F “Determining Acreage.”

- (1) When the row width is 6 feet or greater, divide 7,260 linear feet per acre by the plant spacing (in feet to hundredths) to determine the number of plants per acre.

**EXAMPLE 1:** For a 6-foot or greater row width  
 $7,260 \text{ linear feet of row per acre} \div 1.50 \text{ feet (18 inch plant spacing)} = 4,840 \text{ plants per acre.}$

- (2) When the row width is less than 6 feet, divided 43,560 square feet of land by the row width; divide the result by the plant spacing (in feet to hundredths) to determine the number of plants per acre.

**EXAMPLE 2:** For a 5-foot row width  
 $(43,560 \text{ square feet} \div 5 \text{ feet}) = 8,712 \text{ linear feet of row per acre} \div 1.50 \text{ feet (18 inch plant spacing)} = 5,808 \text{ plants per acre.}$

## **H. DETERMINING THE ACTUAL VALUE OF APPRAISED PRODUCTION**

The adjuster may obtain a quote from local packers over the phone if the grade of the appraised production is not questionable. If the grade is questionable, it may require the adjuster to have a sample graded in order to obtain an accurate value.

## **I. FRESH MARKET TOMATO STAGES OF GROWTH**

- (1) Applicability. These instructions provide plant growth-stage information for use when appraising potential production during various stages of growth.
- (2) Determination. The growth stage determination is based on the length of time between specified events, depending on whether plants are direct **seeded if allowed by written agreement** or transplanted. Fields should be split into subfields to reflect distinctly different stages of growth from different parts of the field.
- (3) For hail damage, the stage of growth can be determined by counting the number of days from seeding or transplanting to the date of damage.

## **J. STAGE AMOUNTS OF INSURANCE PER ACRE**

\*\*\*

<b>Stage</b>	<b>Percent of Amount of Insurance per acre selected by insured</b>	<b>Length of time if Transplanted</b>
1	50	From planting through 29th day after planting
2	75	From 30th day after planting until beginning of stage 3
3	90	From 60th day after planting until beginning of final stage.
Final (4)	100	Begins earlier of 75 days after planting, or beginning of harvest

**EXAMPLE:** The insured selected \$2,800 per acre amount of insurance, and the crop was determined to be in stage 1 when the damage occurred. The chart above shows stage 1 percentage to be 50%. Multiply \$2,800 by 50% = \$1,400 (rounded to nearest whole dollar) to obtain the stage 1 per acre amount of insurance.

## **6. APPRAISAL METHODS**

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### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal Method...</b>	<b>Use...</b>
Planting to Fruit Set Method	From planting to fruit set.
After Fruit Set Method	After the plants have developed fruit.

### **B. PLANTING TO FRUIT SET METHOD**

- (1) This method is based on the number of surviving plants in a designated sample row length (use 1/100 of an acre). (Refer to section 5 for determining sample row length).
- (2) Surviving plant counts are converted to a percent potential remaining in the field by dividing the total number of surviving plants by the total number of original plants.
- (3) Using the percent potential, convert the percentage to cartons. Refer to the appraisal worksheet for an example, and refer to section 5, "Fresh Market Tomato (Dollar Plan) Appraisals" for background information.

## C. AFTER FRUIT SET METHOD

This method is used to determine production for fresh market tomatoes remaining on acreage. The appraisal (not less than zero) is entered on the appraisal worksheet and Production Worksheet.

- (1) For acreage that has been harvested the number of times provided in the Special Provisions, for the insurable types, as specified in the Special Provisions, count mature green or ripe production on any fresh market tomato acreage that meets the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal marketing Order and Florida Tomato Committee Regulations, or their successors.
- (2) For acreage that has NOT been harvested the number of times provided in the Special Provisions, for the insurable types, as specified in the Special Provisions, count all appraised potential production on any fresh market tomato acreage that the tomato plants will or would have produced by the end of the insurance period (refer to definition of Potential Production).
- (3) Do not include tomatoes which, DUE TO INSURABLE CAUSES, fail to grade U.S. No. 2 or better (field grown traditional round/Globe-type only).
- (4) Harvested tomatoes and unharvested mature green tomatoes that are damaged or defective due to insurable causes and are not marketable will not be counted as production to count.
- (5) The average number of tomatoes for all representative samples is determined by dividing the total number of tomatoes by the number of sample plots.
- (6) The average number of tomatoes from all representative samples multiplied by the average weight for one traditional round/globe-type tomato (.3125 lbs. prior to the second picking; .25 lbs. for the second picking and thereafter) equals the average number of pounds per sample. The appropriate weight factor for field grown cherry, field grown grape, and field grown plum (also known as Roma or Bella Roma) tomatoes will be determined by using the field weight method outlined below.
  - (a) Under some conditions the published weight factors for tomatoes may not reflect the actual field weight found. If this is the case, document the cause in the remarks section of the appraisal worksheet and determine a new average tomato weight.
  - (b) Pick 100 consecutive marketable tomatoes and weigh the aggregate sample to the nearest tenth of a pound.
  - (c) Divide the total weight by 100 to obtain the individual average tomato weight to be used, recorded to three decimal places.
  - (d) If this average does not appear to be representative of the field, subdivide the field and separately appraise each subfield.

- \*\*\* (7) The average number of pounds for the samples divided by the number of pounds per carton (25 lbs.) equals the average number of cartons in the samples.
- (8) The average number of cartons in the samples multiplied by the acreage factor (1000 for 1/1000 acre or 100 for 1/100 acre) equals the average number of cartons per acre.

## **7. APPRAISALS, DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.

### **B. MODIFICATIONS**

There are no pre-established appraisal modifications or deviations in this handbook. Refer to the LAM for additional information.

## **8. APPRAISAL AND SUMMARY OF HARVESTED PRODUCTION ENTRIES AND COMPLETION PROCEDURES**

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### **A. WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection 8C are the minimum requirements for the Fresh Market Tomato Appraisal Worksheets. The entry items in subsection 8D are the minimum requirements for the Fresh Market Tomato Summary of Harvested Production Worksheet. All of these entry items are “Substantive,” (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal and Summary of Harvested Production Worksheets in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Non-discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.)

**B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised and for each field or subfield which, (applicable to replant, preliminary and final claims):
  - (a) Qualifies as a different stage of insurance (Planting to Fruit Set ONLY); or
  - (b) Has a different farming practice.

Refer to section 5, "Fresh Market Tomato Appraisals" for sampling requirements.

- \*\*\* (4) The MVO is applicable only to harvested production.
- (5) An appraisal for potential production is to be completed on any probable loss unit acreage that has **not** been harvested the prescribed number of times.

- (6) Standard Appraisal and Summary of Harvested Production Worksheet items are numbered consecutively in subsection 8C and 8D. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the Appraisal and Summary of Harvested Production Worksheet.

## **C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION**

### **PLANTING TO FRUIT SET AND REPLANT**

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company Name:** Name of the AIP, if not preprinted on the worksheet (Company Name).

**Claim No.:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
4. **Stage:** Production stage at the time of damage (e.g. 1, 2, 3, or 4). Refer to subsection 5I, "Fresh Market Tomato Stages of Growth" and subsection 5J, "Stage Amounts of Insurance Per Acre."
5. **Fraction of An Ac.:** Use 1/100 of an acre. Refer to section 5E, "Determining Sample Row Length for 1/100 and 1/1000 Acre" for sample row length.
6. **Crop:** "Fresh Market Tomatoes" (0086).
7. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
8. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents to determine the planting period.
9. **Row Width:** Row width, rounded to the nearest whole foot. Refer to subsection 5D, "Measuring Row Width for Sample Selection."

10. **Plant Spacing:** Plant spacing within the row in whole inches (e.g., 18 inches).
11. **Fld. ID:** Field or subfield identification symbol.
12. **Acres:** Number of determined insurable acres, to tenths, in the field or subfield being appraised. Refer to subsection 5FE “Determining Insurable Acreage.”
13. **Planting Date:** Planting date in MM, DD, and YYYY format. Refer to the Summary of Coverage, Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2) for the planting date.
14. **Number of Surviving Plants/Sample Plot:** Number of surviving plants in sample plot.
15. **Number of Original Plants/Sample Plot:** Number of original plants in sample plot.
16. **No. Surv.:** Total number of all plants surviving in all samples.
17. **No. Orig.:** Total number of original plants in all samples.
18. **%:** Result of dividing total surviving (item 16) by total original (item 17) (rounded to nearest whole percent). This entry must be less than 50 (percent) for the acreage to qualify for a replanting payment.
19. **Plants/Acre:** Number of plants per acre. Refer to subsection 5G, “Determining Plants per Acre.”
20. **Plants Surv.:** Result of multiplying the original number of plants per acre (item 19) by percentage of the plants remaining (item 18) rounded to the nearest whole number.
21. **Factor:** Enter the applicable factor, from TABLE B, to three decimal places for within-row spacing.
22. **Boxes/Cartons:** Circle “Cartons.” Result of multiplying plants surviving (item 20) by tomato factor (item 21), rounded to the nearest whole carton.
23. **Remarks:** Remarks pertinent to the appraisal (e.g., “Qualified for replant” if acreage qualifies for replant payment).

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

24. **Insured Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or the insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.

25. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only

**PEPPER/FRESH MARKET TOMATOES  
APPRAISAL WORKSHEET** (Planting to Fruit Set/Replant)

COMPANY: Any Company			1. INSURED'S NAME I. M. INSURED.				2. POLICY NO. XXXXXXX		3. UNIT NO. 00100		4. STAGE 1		5. FRACTION OF AN AC 1/100.									
CLAIM NO.: XXXXXXXX			6. CROP Fresh Market Tomatoes (0086)		7. CROP YEAR YYYY			8. PLANTING PERIOD Fall		9. ROW WIDTH 6 Ft.		10. PLANT SPACING 18 inches										
FLD. ID	ACRES	PLANTING DATE	14 NUMBER OF SURVIVING PLANTS/SAMPLE PLOT									16 NO. SURV.		%	PLANTS/ ACRE	PLANTS SURV.	FACTOR	BOXES/ CARTONS				
			15 NUMBER OF ORIGINAL PLANTS/SAMPLE PLOT									17 NO. ORIG										
11	12	13												18	19	20	21	22				
1A	36.8	9/8/YYYY	14	16	13	17	9	10	11	13	12	16	141	29	x	4840	=	1404	x	0.248	=	348
			15	48	49	48	49	49	48	49	48	17	486									
			14	21	19							16										
			15	49	49							17										
			14									16										
			15									17										
			14									16										
			15									17										
			14									16										
			15									17										
			14									16										
			15									17										

23. REMARKS  
Field 1B and 1C will be harvested.

**Refer to the Above Appraisal Worksheet instructions for required statements and signature entries**

## AFTER FRUIT SET

Verify or make the following entries:

**Item  
No.**

**Information Required**

- Company Name:** Name of the AIP, if not preprinted on the worksheet (Company Name).
- Claim No.:** Claim number as assigned by the AIP.
1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
  2. **Policy No.:** Insured's assigned Policy Number.
  3. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
  4. **Crop:** "Fresh Market Tomatoes" (0086).
  5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
  6. **Planting Period:** Planting period (e.g. Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents, Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2) to determine planting period.
  7. **Row Width:** Row width, rounded to the nearest whole foot. Refer to subsection 5 D, "Measuring Row Width for Sample Selection."
  8. **Field ID:** Field or subfield identification symbol.
  9. **Acres:** Number of determined insurable acres, to tenths, in the field or subfield being appraised. Refer to subsection 5F. "Determining Insurable Acreage."
  10. **Stage:** Production stage at the time of damage (e.g., 1, 2, 3, or 4). Refer to subsection 5I, "Fresh Market Tomato Stages of Growth" and subsection 5J, "Stage Amounts of Insurance per Acre."
  11. **Fraction of an Acre:** Fraction of an acre used to complete the appraisal (1/1000 or 1/100 of an acre). Refer to subsection 5E, "Determining Sample Row Length for 1/100 and 1/1000 Acre" for sample row length.

12. **No. Tomatoes in each Sample:** Enter the number of:
- a. Tomatoes which have the potential to reach the mature stage by the end of the insurance period if the acreage has **NOT** been harvested the prescribed number of times.
  - b. Unharvested mature green and ripe tomatoes for:
    - (1) **Traditional Round/Globe-type 6 X 7 (2-8/32 inch minimum diameter)** and larger tomatoes remaining on acreage harvested the third time.
    - (2) Cherry-type 3/4 (three-quarter) inch **minimum diameter and larger tomatoes remaining on acreage harvested the fifth time.**
    - (3) **Grape-type 1/2 (one-half) inch minimum diameter and larger tomatoes remaining on acreage harvested the fifth time.**
    - (3) Plum-type 2 inches long and 1-1/2 (one and one-half) inches **in** diameter tomatoes remaining on acreage harvested the third time.
13. **Total No. Tomatoes in all Samples:** Sum the number of tomatoes in each sample entry for the field or subfield (item 12).
14. **No. Sample Plots:** Total number of sample plots for the field or subfield (item 12).
15. **Average No. Tomatoes Sample:** Result, to tenths, of dividing total number of tomatoes in all samples (item 13) by total number sample plots (item 14).
16. **Average Weight of One Tomato in Lbs.:** Enter “.3125” for (traditional round/globe-type) tomato appraisals prior to the second picking, “.25” for the second picking and thereafter for the acreage, unless a calculated average weight is used.
- For cherry, grape and plum tomatoes the calculated average weight method will be used. Refer to section 6C (7) for more information.**
17. **Average No. Pounds Per Sample:** Result, to tenths, of multiplying average number of tomatoes per sample (item 15) by average weight of one tomato (item 16).
18. **No. Lbs. Per Carton:** Enter “25” for cherry, grape, traditional round/globe, and plum tomatoes.
19. **Average Number of Cartons in Sample:** Result (to thousandths) of dividing average number of pounds per sample (item 17) by the number of pounds per carton (item 18), rounded to three decimal places.
20. **Acreage Factor:** If the entry in fraction of an acre (item 11) is 1/1000, enter “1000” or if item 11 is 1/100, enter “100.”

21. **Average Number Cartons per Acre:** The result of multiplying the average number of cartons in sample (item 19) by the acreage factor (item 20). Round to the nearest whole carton.
22. **Remarks:** Specify, by line, the number of harvests which have been completed on the acreage and which appraisals have been reduced by 30 cartons per acre, as applicable.

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

23. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
24. **Adjuster Signature, Code No., and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**Company Name:** Any Company **Claim No.:** XXXXXXXX

For Illustration Purposes Only <b>APPRAISAL WORKSHEET</b> (After Fruit Set)				1. INSURED'S NAME I. M. INSURED				2. POLICY NO. XXXXXXXX				3. UNIT NO 00100		4. CROP Fresh Market Tomatoes (0086)											
				5. CROP YEAR YYYY				6. PLANTING PERIOD Fall				7. ROW WIDTH 6 Feet													
FLD ID	ACRES	STAGE	FRACTION OF AN ACRE	NO. TOMATOES IN EACH SAMPLE					TOTAL NO. TOMATOES ALL SAMPLES	NO. SAMPLE PLOTS	AVG. NO. TOMATOES SAMPLE	AVG. WGT. 1 TOMATO IN LBS.	AVERAGE NO. LBS. PER SAMPLE	NO. LBS. PER CARTON	AVG. NO. CARTONS IN SAMPLE	ACREAGE FACTOR	AVG. NO. CARTONS PER ACRE								
8	9	10	11	12					13	14	15	16	17	18	19	20	21								
1B	25.4	4	1/1000	19	17	14	20	21	230	÷	13	=	17.7	x	0.3125	=	5.5	÷	25	=	0.220	x	1000	=	220
				16	17	20	16	17																	
				19	16	18																			
20. REMARKS																									
6 Foot bed. Field 1B had hail damage. Field 1B Stage 4 No Harvest.																									
Field 1A released to plant to melons on prior inspection. Field 1C will be harvested.																									

**Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.**

## **D. SUMMARY OF HARVESTED PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Use this worksheet to record production of marketable fresh market tomatoes, which are harvested **and salvaged**. Use separate Summary of Harvested Production Worksheets for:
  - (a) Harvested production sold directly to consumers (e.g., direct marketed, roadside stands, farmer’s markets, U-Pick, “penhooked,” sold for cash, etc.).
  - (b) Each broker, packer, processor or other first handler;
  - (c) Marketable production that is harvested, but not sold; or
  - (d) Salvaged (“penhooker”) tomatoes harvested and sold to someone other than a first handler is to be reported as “u-pick.”
- (2) Packout computer printout sheets may be used to record harvested production in lieu of the Summary of Harvested Production Worksheets, provided that they establish the total value per load in the same manner with no load valued at less than zero after subtracting allowable costs (refer to the Special Provisions for allowable costs). File a copy of the printout sheets in the contract folder.
- (3) The actual allowable cost of harvested production can be obtained from the grower. Allowable costs are to be deducted only for production actually packed.
- (4) If the production is damaged due to insured causes occurring within the insurance period and the damage would have been evident during the insurance period, but was not inspected, such damage will be covered. Production that showed no visible damage during the insurance period and was harvested, packed, and shipped will be considered marketable even if such production is rejected at the destination point. (Refer to Section 12(f) of the Basic Provisions for additional information.
- \*\*\*** (5) This worksheet is used to determine the average value (per carton) actually received for harvested production. Actual value according to the Crop Provisions or **MVO**, if applicable, is recorded on the production worksheet.

### **Verify or make the following entries:**

**Company Name:** Name of the AIP, if not preprinted on the worksheet (Company Name).

**Claim No.:** Claim number as assigned by the AIP.

1. **Insured’s Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Crop:** “Fresh Market Tomatoes” (0086).
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Policy No.:** Insured’s assigned policy number.

5. **Planting Period:** Planting period (e.g., Fall, Winter, or Spring). Refer to the Summary of Coverage for the planting date and the actuarial documents, Planting Record (Exhibit 1), or Planting Record Plat Map (Exhibit 2), to determine the planting period.
6. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
7. **Name, Address, and Phone No. of Buyer/Packer:**
  - a. For sold production, enter the name, address, and telephone number of the buyer/packer of the production.
  - b. For unsold production, MAKE NO ENTRY.

If applicable, identify the MVO selected in the lower right hand corner of item 7.

### **PART I – PRODUCTION**

8. **Sale Date:**
  - a. For sold production, enter the date the load was sold in MM, DD, and YYYY format.
  - b. For unsold production, enter “unsold” (harvested and/or packed but could not be sold due to insured causes).
9. **Load Number:**
  - a. For sold production, enter the ticket number of the load.
  - b. For unsold production, enter the number of the USDA certificate of inspection, if available, and attach a copy of the certificate to the Summary of Harvested Production worksheet. Enter “u-pick” for u-pick, penhooker, and other production harvested and sold to someone other than a first handler.
10. **Number of Boxes/Cartons/Crates:** Circle cartons.
  - a. For packed production, enter the number of cartons per load.
  - b. For production considered to be u-pick and unsold production, enter the number of cartons of such production. Refer to subsection 2 B (4) “Definitions” for the definition of “u-pick”.

If the AIP cannot determine the number of cartons harvested from U-pick acreage, but can determine the total dollars received for the production based on acceptable records, divide the dollar amount received by the minimum value per carton shown in the Special Provisions to obtain the number of cartons to count and explain on a Special Report. File a copy of the report in the contract folder.
11. **Gross Value:**
  - a. For sold and u-pick production, enter the value per carton, determined by dividing the gross value of sales (from the sales invoice) by the number of cartons sold. Enter the result in dollars and cents.
  - b. For unsold production, MAKE NO ENTRY.

12. **Allowable Cost:**

- a. FOR SOLD PRODUCTION ONLY, enter the allowable cost, in dollars and cents per carton. Refer to the Special Provisions.

If the actual allowable cost is less than the value provided in the Special Provisions, enter the actual allowable cost.

- b. For production considered to be u-pick, enter "0." Refer to subsection 2 B (4) "Definitions" for the definition of "u-pick."  
c. For unsold production, MAKE NO ENTRY.

Gassing and palletizing costs should neither be considered gross sales income for fresh market tomatoes nor included as allowable costs.

13. **Net Value:**

- a. Subtract the allowable cost (item 12) from the value per carton (item 11). Enter the result in dollars and cents. If the value is negative enter "0.00."  
b. For unsold production, MAKE NO ENTRY.

14. **Minimum Value:**

- a. For sold and u-pick production enter one of the following, as applicable:

- (1) Minimum Value as stated in the Special Provisions, if the MVO is not selected;  
or  
(2) MVO price as stated in the Special Provisions, if the MVO is elected.

\*\*\*

- b. For unsold production enter the Minimum Value from the Special Provisions.

\*\*\*

- c. Refer to the Crop Provisions for more information on Minimum Value and MVO.

15. **Total Value per Load:** Enter the results in dollars and cents.

Multiply the number of boxes (item 10) by the greater of:

- a. Net Value (item 13); or  
b. Minimum Value (item 14).

16. **Total Boxes/Cartons:** Sum the number of cartons for all loads from the number of cartons column (item 10).

17. **Total (\$) All Loads:** Sum total dollar value for all loads from the Total Value per Load column (item 15).

## PART II – WEIGHTED VALUE

18. **Total (\$) All Loads:** Transfer entry from item 17.
19. **Total Boxes/Cartons:** Transfer entry from item 16.
20. **Value per Box/Carton:** Divide total dollars for all loads (item 18) by total boxes/cartons/crates (item 19). Enter the result in dollars and cents.

**The following required entries are not illustrated on the Summary of Harvested Production Worksheet example below.**

21. **Insured Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
22. **Adjuster Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or the insured's authorized representative) has signed.

**Page:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

<b>For Illustration Purposes Only</b>		COMPANY:	ANY COMPANY		1. INSURED'S NAME		
SUMMARY OF HARVESTED PRODUCTION <b>(Fresh Market Peppers or Fresh Market Tomatoes)</b>		CLAIM NO.:	XXXXXXXX		I. M. Insured		
				2. CROP Fresh Market Tomatoes (0086)			
3. CROP YEAR	4. POLICY NO.		7. NAME, ADDRESS, AND PHONE NO. OF BUYER/PACKER				
YYYY	XXXXXXXX		ABC Packing Co., Box XX, Any Town, Any State XXXXX				
5. PLANTING PERIOD	6. UNIT NO.				Minimum Value Option Selected		
FALL	0001-0001-XX				Tel (XXX) XXX-XXXX		
<b>PART I – PRODUCTION</b>							
SALE DATE	LOAD NO.	NO. OF BOXES / CARTONS	PER BOX/CARTON			MINIMUM VALUE,	TOTAL VALUE PER LOAD
			GROSS VALUE	ALLOWABLE COST	NET VALUE		
8	9	10	11	12	13	14	15
12-11-YYYY	21642	185	\$11.00	\$4.10	\$6.90	2.45	1,276.50
12-11-YYYY	21645	170	\$13.00	\$4.10	\$8.90	2.45	1,513.00
12-11-YYYY	21647	150	\$6.00	\$4.10	\$1.90	2.45	367.50
12-11-YYYY	22450	160	\$5.00	\$4.10	\$0.90	2.45	392.00
12-18-YYYY	222690	170	\$7.00	\$4.10	\$2.90	2.45	493.00
12-18-YYYY	223100	180	\$2.00	\$4.10	\$0.00	2.45	441.00
12-20-YYYY	24250	190	\$2.00	\$4.10	\$0.00	2.45	465.50
12-22-YYYY	24301	140	\$6.00	\$4.10	\$1.90	2.45	343.00
12-24-YYYY	24330	150	\$11.00	\$4.10	\$6.90	2.45	1,035.00
12-30-YYYY	24600	131	\$7.67	\$4.10	\$3.57	2.45	467.67
16. TOTAL BOXES/CARTONS		1,626	17. TOTAL (\$) ALL LOADS				6,794.17
<b>PART II – WEIGHTED VALUE</b>							
18. TOTAL (\$) ALL LOADS		19. TOTAL BOXES/CARTONS			20. VALUE PER BOX/CARTON		
6,794.17		1,626			4.18		

**Refer to the Above Summary of Harvested Production Worksheet instructions for required statements and signature entries.**

## **9. CLAIM FORM ENTRIES AND PROCEDURES**

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### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection 9C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this exhibit. The current Non-discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below.

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

### **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary, replant, and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
  - (5) Instructions labeled "PRELIMINARY" apply to preliminary inspections only. Instructions labeled "REPLANT" apply to replant inspections only. Instructions labeled "FINAL" apply to final inspections only. Instructions not labeled apply to ALL inspections.

**C. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b><u>Item No.</u></b>	<b><u>Information Required</u></b>
1.	<b>Crop/Code #:</b> "Fresh Tomatoes" (0086).
2.	<b>Unit #:</b> Unit number from the Summary of Coverage after it is verified to be correct.
3.	<b>Location Description:</b> Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers, FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	<b>Date(s) of Damage:</b> First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the primary insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “NO INDEMNITY” across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause Percent - 10%.					

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers and identify as “Non-Loss Units,” in the narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in whole cartons, of ALL non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space as applicable. Enter the complete date (MM, DD, and YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**REPLANT and FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, and YYYY) for the “FINAL” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-class, intended use, irrigated practices, cropping practice, or organic practices, as applicable;
- (2) Appraisals;
- (3) Stages or intended use(s) of acreage;
- (4) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

<b>Item No.</b>	<b><u>Information Required</u></b>
-----------------	------------------------------------

<b>*** 16.</b>	<b>Field ID:</b> The field identification symbol from a sketch map or an aerial photo. Refer to the “Narrative.”
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Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

**17. Multi-Crop Code:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

**18. Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or subfield. If there are no under-reported acres, MAKE NO ENTRY.

**19. Determined Acres:** Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

- a. Put to other use without consent;
- b. Abandoned;
- c. Damaged by uninsured causes; or
- d. For which the insured failed to provide acceptable records of production.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

**REPLANT:** Determine the total acres, to tenths, of replanted acreage for each field or subfield (DO NOT ESTIMATE). Make a separate line entry for any PART of a field or subfield NOT replanted.

- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**PRELIMINARY AND FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**20. Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

21. **Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, MAKE NO ENTRY. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to AIP’s instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified,” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.
23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified,” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.
24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.
25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice (or Practice) Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown on the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29. **Stage:**

**PRELIMINARY: MAKE NO ENTRY.**

**REPLANT:** Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“R” .....	Acreage replanted and qualifying for replanting payment.
“NR” .....	Acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the combined stand appraisal and uninsured cause appraisal totals 50 percent or more for replanting claims.

**FINAL:** Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P” .....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.
“1,” “2,” “3,” or “4”	. Stage as defined in the Crop Provisions. (refer to section 5, “Fresh Market Tomato Appraisals”).

If all the acreage in the unit was replanted and then a second cause of loss occurred, the stage would be determined based on the date replanting was completed. However, if just a portion of the unit was replanted and additional damage occurred, the loss would be determined based on varying stages.

**GLEANNED ACREAGE: Refer to the LAM for more information on gleanning.**

30. **Use of Acreage:** Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“Replant” .....	Acreage replanted and qualifying for replanting payment
“Not Replanted” .....	Acreage not replanted or not qualifying for a replanting payment
“To Cucumber, Etc.”	Other use made of the acreage
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“ABA” .....	Abandoned without consent
“H” .....	Harvested
“UH” .....	Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

**GLEANED ACREAGE: Refer to the LAM for more information on gleaning.**

31. **Appraised Potential:**

**REPLANT:** Document the replant calculations in the “Narrative” and enter the amount allowed per acre for replanting, rounded to dollars and cents. Refer to Section 4, for qualifications and computations.

**PRELIMINARY AND FINAL:** Per-acre appraisal in whole cartons, of production for the acreage appraised as shown on the appraisal worksheet. Refer to section 5, “Fresh Market Tomato Appraisals” for additional instructions.

\*\*\*

For acreage that has been harvested the number of times provided in the Special Provisions, for the insurable types, as specified in the Special Provisions, count mature green or ripe production on any fresh market tomato acreage that meets the Agricultural Marketing Service United States Standards for Grades of Fresh Tomatoes; and the applicable Federal marketing Order and Florida Tomato Committee Regulations, or their successors.

For acreage that has NOT been harvested the number of times provided in the Special Provisions, for the insurable types, as specified in the Special Provisions, count all appraised POTENTIAL production on any fresh market tomato acreage that the tomato plants will or would have produced by the end of the insurance period (refer to definition of Potential Production).

If there is no potential on UH acreage, enter “0.” Refer to subparagraph 85J in the LAM for Zero Appraisal Documentation.

32a.–32b. MAKE NO ENTRY.

33. **Shell %, Factor, or Value:** Line out the heading and enter “Value.”

**REPLANT:** MAKE NO ENTRY

**PRELIMINARY AND FINAL:** For appraised production enter the greater of:

- a. The actual value per carton (determined from a sample provided to the buyer); or
- b. The Minimum Value per carton shown in the Special Provisions for the planting period. Do not use the **MVO** price from the Special Provisions for this entry.

34. **Production Pre QA:**

**REPLANT:** Enter the result of multiplying column 31 times column 19 rounded to whole dollars. If no entry in column 31, MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Result of multiplying column 31 times column 19, and multiplying this result times column 33, to whole cartons. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor:** MAKE NO ENTRY.

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36. **Production Post QA:** Transfer entry from column 34.

37. **Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured's amount of insurance per acre in dollars and cents for any "P" stage acreage.

(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.

(3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre, in dollars and cents, for such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding column 36 and column 37.

39. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total determined acres (column 19) to tenths.

40. **Quality:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Check "None" (refer to the table below).

<b>Qualifying QA Condition:</b>
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Ergoty
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes:” MAKE NO ENTRY.**

42. **Totals:** Total of entries in columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

**NARRATIVE:**

If more space is needed, document on a Special Report, and enter “Refer to the Special Report.” Attach the Special Report to the Production Worksheet.

- a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter the unit numbers for which notice has not been given). The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, column 37 for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.

- i. Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage on the unit).
- j. Explain a “NO” checked in item 44, “Damage Similar to Other Farms in the Area.”
- k. Attach a Planting Record Plat Map (**EXHIBIT 2**) or aerial photo to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - (3) If uninsured causes are present; or
  - (4) Unusual or controversial cases.

Indicate on the aerial photo or Planting Record Plat Map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between the date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, column 19. Example: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Document in the “Narrative” or on a Special Report, the calculation used to determine the stage guarantee per acre.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.
- t. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.

- u. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- v. Explain any “0” potential (tomato plants with no production or tomatoes with no market value).
- w. Explain the reason that any harvested production is unsold.
- x. Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes.
- y. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- z. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

## SECTION II – DETERMINED HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g. released for other uses, etc.).
- (2) Columns 49 through 54 are for production commercially stored, sold, and etc., enter the name and address of the storage facility or buyer, packinghouse, or processor as applicable.
- (3) There will be no “harvested production” entries for replanting payments.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
  - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.
  - (b) Separate storage facilities.
  - (c) Unsold marketable production.

- (d) U-pick production. Salvaged (“penhooker”) tomatoes and other production harvested and sold to someone other than a first handler is to be reported as u-pick.
  - (e) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (f) Production from first (original) or second (substitute) crop acreage when a second crop will be or is planted on the first crop acreage within the same crop year.
- (6) In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
  - (7) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
  - (8) If the insured cannot provide the number of cartons harvested from u-pick acreage, but can provide the total dollars received for that production, divide the dollar amount received by the minimum value per carton shown in the Special Provisions to obtain the number of cartons to count.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

43. **Date Harvest Completed:** (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”

- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

**44. Damage Similar to Other Farms in the Area? :**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Check “YES” or “NO.” Check “YES” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.

- 45. Assignment of Indemnity:** Check “YES” only if an assignment of indemnity is in effect for the crop year; otherwise, check “NO.” Refer to the LAM.

- 46. Transfer of Right to Indemnity:** Check “YES” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “NO.” Refer to the LAM.

- 47a. Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

**47b. Field ID:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, indicate for each practice/type the corresponding Field ID (from Section I, column 16).

- 48. Multi-Crop Code:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

**49-54. Length or Diameter, Width, Depth, Deductions, Net Cubic Feet, and Conversion Factor:**

- a. For tomatoes stored or sold, enter the name and address of the buyer, packinghouse, or processor as applicable.
- b. For unsold marketable production enter “UNSOLD.”
- c. For u-pick production sold off insurable acreage, enter “U-PICK.”

- 55. Gross Prod.:** MAKE NO ENTRY.

**56. Bu., Ton, Lbs., Cwt.:**

- a. Line through Bu., Ton, Lbs., CWT. (~~Bu., Ton, Lbs., CWT~~) and enter “Ctns.”
- b. Total harvested sold, unsold, or u-pick production in whole cartons (from item 19 of Summary of Harvested Production worksheet). Account for production harvested but not delivered to a packing house separately from packed production.
- c. The insured is obligated to provide the number of boxes of “u-pick” (and penhooker) production harvested from insurable acreage. If the insured will not or cannot provide the number of boxes harvested from “u-pick” acreage and the AIP cannot determine the value or number of boxes for such production, not less than the amount of insurance per acre must be assigned for the actual acres affected.

\*\*\*

57 – 60b. MAKE NO ENTRY.

**61. Adjusted Production:** Enter whole cartons from column 56.

**62. Prod. Not to Count:**

\*\*\*

- a. The number of cartons damaged solely by uninsured causes from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre.
- b. If production records are NOT available from acreage damaged solely by uninsured causes, MAKE NO ENTRY.

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE.  
EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

**63. Production Pre-QA:** The result of subtracting column 62 from column 61.

**64a. Value:**

- a. For SOLD and u-pick production enter the “Value Per Carton” from item 20 of the Summary of Harvested Production worksheet. U-pick production requires a separate Summary of Harvested Production worksheet (refer subsection 8D).
- b. For UNSOLD MARKETABLE production, enter not less than the applicable minimum value per carton as listed in the Special Provisions.
- c. For UNSOLD, UNMARKETABLE production damaged or defective due to insurable causes, enter “0.00.”

64b. MAKE NO ENTRY.

65. MAKE NO ENTRY.

66. **Production to Count:** Production from column 63 times column 64a, rounded to whole dollars.

67. **Total of column 63. If no entry in column 63, MAKE NO ENTRY.**

68. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of column 66 in whole dollars.

69. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, column 38 total in whole dollars.

70. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of items 68 and 69, in whole dollars.

**For CAT policies, multiply this result by .55 unless otherwise instructed by the AIP that adjustment will be made by another manual or automated computation process.**

71. **Allocated Prod.:** Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to whole boxes, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:** MAKE NO ENTRY

**The following required entries are not illustrated on the Production Worksheet example below.**

73. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections and final replanting payment inspections should be signed on the bottom line.

74. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or the insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

Final indemnity inspection and final replanting payment inspections should be signed on the bottom line.

75. **Page Numbers:**

**PRELIMINARY:** Page numbers –“1,” “2,” etc., at the time of inspection.

**REPLANT AND FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Fresh Market Tomatoes 0086</b>	2. Unit # <b>0001-0001-xx</b>	3. Location Description <b>NW5-50N-20W</b>	7. Company Agency <b>ANY COMPANY ANY AGENCY</b>	8. Name of Insured <b>I.M. INSURED</b>
4. Date(s) of Damage <b>OCT 10</b>	5. Cause(s) of Damage <b>HAIL</b>	6. Insured Cause % <b>60</b>	12. Additional Units <b>00200</b>	9. Claim # <b>XXXXXXXXXX</b>
13. Est. Prod. Per Acre <b>575</b>	11. Crop Year <b>YYYY</b>		10. Policy # <b>XXXXXXX</b>	14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>
15. Companion Policy(s)			1st <b>MM/DD/YYYY</b>	2nd <b>MM/DD/YYYY</b>
			Final <b>MM/DD/YYYY</b>	

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
<b>1A</b>	NS	40.0	36.8	1.000	D01	219	007	997	101	002	035	997	1	To Melons	348		7.40	94,767		94,767		94,767
<b>1B</b>	NS		25.4	1.000	D01	219	007	997	101	002	035	997	4	UH	220		7.40	41,351		41,351		41,351
<b>1C</b>	NS		24.9	1.000	D01	219	007	997	101	002	035	997	4	H	120		7.40	22,111		22,111		22,111
39. TOTAL			87.1	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		158,229		158,229		158,229
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report): **MVO** selected = \$2.45. Field A Stage 1 guarantee. Field C harvested 3 times, per acre appraised potential remaining is **120 cartons** per acre appraised potential. = **Acres determined by wheel measurements.**

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <b>MM/DD/YYYY</b>	44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	---	--	--

A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION										
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.	
47b.	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Ctns Bu-Ton (Lbs.-) CWT	Shell/ Sugar Factor	FM%	Moisture %	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count	
Share	Field ID										Factor	Factor	Factor				Mkt. Price			
	NS	ABC Packinghouse Any Town, Any State							1626						1626		1626	4.18		6,797
	NS	Unsold							100						100		100	7.40		490
	NS	U-Pick							57						57		57	7.40		279

67. TOTAL	76,949	68. Section II Total	7,566
		69. Section I Total	104,773
		70. Unit Total	112,339
		71. Allocated Prod.	
		72. Total APH Prod.	

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Fresh Market Tomatoes</b> <b>0086</b>		2. Unit # <b>0001-0001-xx</b>		3. Location Description <b>SW1-96N-3W</b>		7. Company Agency <b>ANY COMPANY</b> <b>ANY AGENCY</b>		8. Name of Insured <b>I.M. INSURED</b>					
4. Date(s) of Damage <b>JUN 10</b>		5. Cause(s) of Damage <b>HAIL</b>		6. Insured Cause % <b>100</b>		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # <b>XXXXXXXX</b>		11. Crop Year <b>YYYY</b>	
10. Policy # <b>XXXXXXXXXX</b>		14. Date(s) Notice of Loss <b>MM/DD/YYYY</b>		1st		2nd		Final		15. Companion Policy(s)			

**EXAMPLE 1: 100% SHARE**

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
<b>1A</b>		<b>30.0</b>	<b>30.0</b>	<b>1.000</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>R</b>	<b>REPLANTED</b>	<b>640.00</b>			<b>19,200</b>		<b>19,200</b>		<b>19,200</b>	
<b>1B</b>			<b>61.3</b>	<b>1.000</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>NR</b>	<b>NOT REPLANTED</b>									
39. TOTAL			<b>91.3</b>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		<b>19,200</b>		<b>19,200</b>		<b>19,200</b>			
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost is less than the maximum allowance. Percent of stand for field A is 29%. Insured's actual cost of replant is \$300.00 per acre. Maximum allowance is \$640.00 per acre. Actual cost used. Field wheel measured. Refer to attached Special Report for wheel measurements.

**EXAMPLE 2: 50% SHARE**

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
<b>A</b>	<b>NS</b>	<b>30.0</b>	<b>30.0</b>	<b>.500</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>R</b>	<b>REPLANTED</b>	<b>320.00</b>			<b>9,600</b>		<b>9,600</b>		<b>9,600</b>	
<b>B</b>	<b>NS</b>		<b>61.3</b>	<b>.500</b>	<b>D01</b>	<b>219</b>	<b>007</b>	<b>997</b>	<b>101</b>	<b>002</b>	<b>035</b>	<b>997</b>	<b>NR</b>	<b>NOT REPLANTED</b>									
39. TOTAL			<b>91.3</b>	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		<b>9,600</b>		<b>9,600</b>		<b>9,600</b>			
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost is less than the maximum allowance when share is considered. Percent of stand for field A is 29%. Insured's actual cost of replant is \$350.00 per acre. Maximum allowance is \$640.00 X .500 (share) = \$320.00 per acre. Acres wheel measured. Refer to attached Special Report for wheel measurements.

**This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).**



## 10. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

\*\*\*

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1-10.0	3
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

**TABLE B - WITHIN-ROW SPACING FACTORS**

**For Planting-to-fruit Set Appraisals**

Plant Space Inches	12	14	16	18	20	22	24	26	28
Factor	.193	.225	.257	.289	.321	.353	.386	.418	.450

The tabular values are based on 6-foot row widths with an average yield of 1,400 cartons per acre. For spacings between tabular entries, round up to the next larger factor.

# EXHIBIT 1

## PLANTING RECORD

(FOR ILLUSTRATION PURPOSES ONLY)

Company Name

Fresh Market Sweet Corn/Fresh Market Peppers/(Fresh Market Tomatoes)

Planting Period: Fall X Winter \_\_\_ Spring \_\_\_\_

Policy xxxxxxx

Farm Description			Insured Acres		Field ID	Share	Other Person	Date Planted	Tomato Only	
Section	TWP	Range	Whole	10ths					Staked	Ground
NW 1/4 5	50	20	36	8	1A	1.000		9/8	x	
NW 1/4 5	50	20	25	4	1B	1.000		9/10	x	
NE 1/4 5	50	20	24	9	1C	1.000		9/15	x	
SW 1/4 6	50	21	36	0	2A	.500	S.Jones	9/15	x	
SE 1/4 6	50	21	32	2	2B	.500	S.Jones	10/8	x	
NW 1/4 4	50	20	12	9	3A	.667	T. Hook	10/10	x	
NW 1/4 4	50	20	15	5	3B	.667	T. Hook	10/13	x	

## EXHIBIT 2

### PLANTING RECORD PLAT MAP

**“FOR ILLUSTRATION PURPOSES ONLY”**

Company Name \_\_\_\_\_

Field Identification and Location Map for Planting Records

Page 1 of 1

Crop Name FM Tomatoes  FM Bell Peppers \_\_\_\_\_ Crop Year YYYY Unit 00100

Planting Period Fall  Winter \_\_\_\_\_ Spring \_\_\_\_\_ County Any County

Insured=s Name I M Insured Policy Number XXXXXXXX

Insured=s Share 1.000 Name of Other Person Sharing \_\_\_\_\_ N/A

Legal Description: Section 5 Township 50 Range 20

	HYW 30		HOUSE				
1A							
			HYW 35				
1B							
		CANAL	RD				

Field ID	Direct Seed	Trans-Planted	Stake	Ground	Planted Acres		Date Planting	
					Whole	10th	Began	Ended
1A		X	X		36	8	9/8/YYYY	9/8/YYYY
1B		X	X		25	4	9/10/YYYY	9/10/YYYY
1C		X	X		24	9	9/15/YYYY	9/15/YYYY