

**The 2008 Apple Crop Insurance Program**  
 “Protecting Your Capital Investment”  
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**Sales Closing Date: November 20, 2007 for the 2008 crop year**

When it comes to protecting the capital investment of an apple orchard, growers must explore all of the available options. The Federal Crop Insurance Program has many options such as, Buy-up coverage, Unit Structure and the Fresh Option. With the changing weather patterns you owe it to yourself to explore these options.

**Apple Quality Options**

**Fresh Option**

This option takes into account quantity and QUALITY of your apples. If 50% of your apples do not grade U.S. Fancy due to a covered peril it is a 70% loss. If 65% of your apples do not grade U.S. Fancy due to a covered peril it is a 100% loss. **You must discuss with the adjuster what you can do with the fruit after it has been adjusted for this option. Failure to do so can adversely affect the outcome of your claim. Sales records must be maintained by unit!**

**Apple Crop Insurance Established Price Per Bushel:**

**Massachusetts:**

*Fresh: \$13.95 maximum \$7.67 catastrophic*

**New Hampshire:**

*Fresh: \$13.25 maximum \$7.29 catastrophic*

**Connecticut:**

*Fresh: \$13.95 maximum \$7.67 catastrophic*

**Buy-up coverage levels:** You can choose how much of your production history you would like to guarantee, from 50% to 75%, at 100% of the established price.

**Government subsidy**

*The percentage the government pays of your premium.*

Coverage Level	50/55	50/100	55/100	60/100	65/100	70/100	75/100
Federal Subsidy	100%	67%	64%	64%	59%	59%	55%
Your Portion of Premium	0%	33%	36%	36%	41%	41%	45%

**Unit Structure**

You are able to divide your orchard into optional units if, for each optional unit you have different Farm Serial Numbers or your orchard consists of non-contiguous land. Also, you must be able to supply production records based on this unit structure

**Catastrophic coverage (CAT):** Provides a 50% production guarantee with losses paid at 55% of the Federal Crop Insurance maximum indemnity price, cost is \$100 per crop per county. **No consideration for loss of grade.** Apples grading U.S. #1 Processing or better whether harvested or left on the tree will count as production.

**Don't Forget To Ask Your Agent How To Insure Your Peaches and Pears!**

**This fact sheet is a general overview and should not take the place of the Crop Provisions and/or Special Provisions.**