

Kiwifruit Crop Insurance

Fact Sheet
August 2023



Crop Insured

All commercially grown kiwifruit are insurable if:

- ◆ You have a share in the crop;
- ◆ Varieties are adapted to the area;
- ◆ Grown under irrigated practice;
- ◆ Grown on vines that have reached at least the fifth leaf year after being set out, unless otherwise provided in the Special Provisions;
- ◆ Grown for the production of fresh kiwifruit; and
- ◆ Grown in a vineyard that, if inspected, is considered acceptable by us.

Counties Available

Insurance is available in the state of California: Butte, Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Santa Clara, Stanislaus, Sutter, Tulare, and Yuba counties.

Causes of Loss

You are protected against the following:

- ◆ Adverse weather conditions;
- ◆ Earthquake;
- ◆ Failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- ◆ Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the vineyard;
- ◆ Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures;
- ◆ Volcanic eruption; and
- ◆ An insufficient number of chilling hours to effectively break dormancy.

Insurance Period

For new insureds, coverage begins on or after December 1.

For carryover insureds coverage begins on the day immediately following the end of the insurance period for the previous crop year.

For all insureds, coverage ends with the earliest occurrence of one of the following:

- ◆ Total destruction of the crop;
- ◆ Harvest of the insured crop;
- ◆ Final adjustment of loss;
- ◆ Abandonment of the crop;
- ◆ November 30 for Varietal Groups A and C; or
- ◆ November 15 for Varietal Group B.

Important Dates

Sales Closing/Cancellation.....	November 20
Acreage Reporting.....	January 15
Premium Billing	August 15
Termination	November 20

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 percent of your approved yield. Crop insurance premiums for basic and optional units are subsidized as shown in the table below. For example, if you have basic units or optional units and choose the 65 percent coverage level, your premium share would be 41 percent of the base premium.

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of \$655 per crop per county, regardless of the acreage.



ITEM	PERCENT							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Insurance Units

Basic units, optional units, and enterprise units are available. Additional premium subsidy is available for enterprise units.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [Agent Locator](#).

National Office
USDA/RMA/Stop 0801/Room 2004-South 1400 Independence Ave, SW Washington, DC 20250 Email: FPAC.BC.Press@usda.gov

Loss Example

Assume a 100 percent share in a unit containing 200 acres with a production guarantee per acre of 8,450 pounds at 65% coverage level. The applicable price election is \$0.91 per pound. Your production guarantee for the unit at 100% price election is 1,690,000 pounds. Due to adverse weather your production to count is 1,400,000. Your total indemnity would be calculated as follows:

Coverage

	200	Acres
×	8,450	Pounds
	1,690,000	Pounds guarantee
	1,690,000	Pounds
×	\$0.91	Price election
	\$1,537,900	Dollar guarantee

Loss Calculation

	1,400,000	Pounds
×	\$0.91	Price election
	\$1,274,000	Value of production
	\$1,537,900	Total dollar guarantee
-	\$1,274,900	Total value production-to-count
	\$263,000	Total indemnity payment

Price used above is for example only. Contact a crop insurance agent for current information.