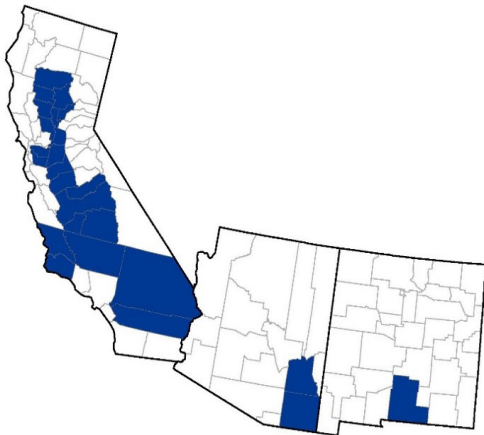


# Pistachio Crop Insurance

## Fact Sheet



## Counties Available



Pistachios are insurable in Arizona, California, and New Mexico.

Arizona: Cochise and Graham counties.

California: Alameda, Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, Sacramento, San Bernardino, San Joaquin, San Luis Obispo, Santa Barbara, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties.

New Mexico: Otero county.

## Crop Insured

All pistachios are insurable in the county if they are grown for harvest as pistachios, are adapted to the area and grown on rootstock adapted to the area, and which have reached at least the tenth growing season after being set out, unless otherwise allowed by Special Provision.

## Insurance Period

Pistachio insurance is based on a two-year coverage period, during which you are agree to insure the crop for both years of the period, stay with the same Approved Insurance Provider (AIP) for both years, as

long as you have and retain an insurable interest in the orchard. You must apply for coverage with a crop insurance agent on or before December 31 to insure the crop you plan to harvest in that year and the following year. Coverage begins on January 1 of each crop year. In the year that you apply, we will inspect all your pistachio acreage and will notify you if we accept or do not accept your application no later than 30 days after the sales closing date.

All policies automatically renew after the end of each two-year coverage period unless you notify your crop insurance agent in writing that you want to cancel coverage by the December 31 cancellation date.

## Important Dates

Sales Closing/Cancellation.....December 31

Acreage Reporting.....March 15

Premium Billing.....August 15

## Insurance Units

Basic and optional units are available. Premium discounts are applicable for basic units only.

## Yields

Transitional Yields (T-Yields) have been developed for the 2024 and subsequent crop years. Yield Exclusions (YE), Yield Adjustment (YA), Assigned Yields, and Temporary Yields are not allowed.

## Coverage Levels and Premium Subsidies

The amount of insurance (guarantee) is determined from your production records. The coverage level and price election percentage remain the same for each year in the two-year coverage period. Indemnity

## For more information

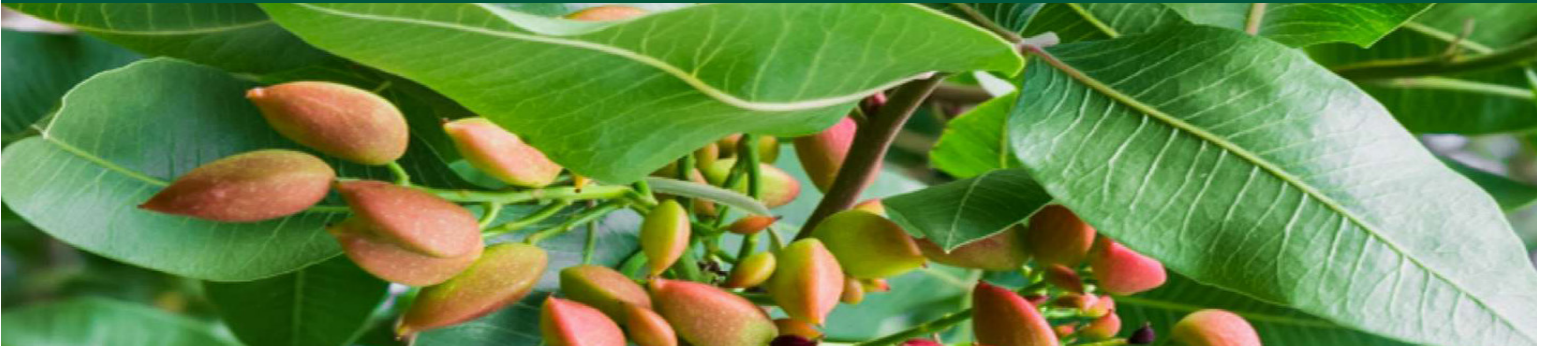
Useful Links:

- [Actuarial Information Browser](#)
- [RMA Map Viewer](#)
- [USDA/Risk Management Agency Homepage](#)
- [Regional Office State Directory](#)

### National Office

1400 Independence Ave. SW  
USDA/RMA/Stop 0801,  
Room 6092-South  
Washington, DC 20250  
Email: [FPAC.BC.Press@usda.gov](mailto:FPAC.BC.Press@usda.gov)

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.



payments are calculated for each year individually. Approved yields are based on years of production records and may need to be adjusted if found to be alternate bearing.

Growers can select a coverage level from 50 to 85 percent of their approved yield and 55 to 100 percent of the price election. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent							
	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

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 number of acres.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply if caused by an insured peril during the insurance year;
- Fire, unless weeds and undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Duties in the Event of Damage or Loss

If a loss occurs, you must:

- Protect the crop from further damage by providing sufficient care;
- Notify your crop insurance agent within 72 hours of your initial discovery of damage, but not later than 15 days after the end of the insurance period;
- Provide notice at least 15 days prior to the beginning of harvest, or immediately if damage is discovered during harvest and you intend to claim an indemnity on any unit; and
- Not destroy the damaged crop until you are given written consent to do so.

### Loss Example

Assume 65 percent coverage, 100 percent price election of \$2.10 per pound, an average yield of 2,400 pounds per acre, and 100 percent share.

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

	2,400	Pounds per acre average yield
×	0.65	Coverage level percentage
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	1,560	Pounds per acre guarantee
-	500	Pounds per acre actually produced
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	1,060	Pounds per acre loss
×	\$2.10	Price election
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	\$2,226	Gross indemnity per acre

### 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](#).