



United States
Department of
Agriculture



Federal Crop Insurance
Corporation

APPLE TREE CROP INSURANCE STANDARDS HANDBOOK

2022 and Succeeding Crop Years

FCIC-20550U (01-2020)
FCIC-20550U-1 (01-2021)

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO. 64133**

TITLE: Apple Tree Crop Insurance Standards Handbook	NUMBER: 20550U 20550U-1
EFFECTIVE DATE: 2022 and Succeeding Crop Years	ISSUE DATE: January 29, 2021
SUBJECT:	OPI: Product Administration and Standards Division
Provides the procedures and instructions for administering the Apple Tree crop insurance program	APPROVED: /S/ Richard Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Changed the acreage reporting date from July 15th to April 15th to coincide with other program dates and facilitate the submission of Pre-Acceptance Worksheet on a timely basis.
2. Clarified the tree spacing instructions for the Pre-Acceptance Worksheet contained in Exhibit 3.
3. Added Exhibit 12, Comparison of Symptoms of Fire Blight and Blossom Blast.

APPLE TREE CROP INSURANCE STANDARDS HANDBOOK

CONTROL CHART

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Remove	2		1-2	3	19-20	01-2020 01-2020	FCIC-20550U FCIC-20550U
Insert	2		1-2	3 12	19-20 53-54	01-2021 01-2021 01-2021	FCIC-20550U-1 FCIC-20550U-1 FCIC-20550U-1
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FILING INSTRUCTIONS

This handbook replaces the 2021 Apple Tree Crop Insurance Standards Handbook, FCIC-20550U (01-2020). This handbook is effective for the 2022 and succeeding crop years and is not retroactive to any 2021 crop year determinations.

**APPLE TREE CROP INSURANCE STANDARDS HANDBOOK
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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 Purpose

The purpose of this handbook is to provide supplementary instructions for establishing apple tree crop insurance coverage in accordance with the Apple Tree CP (21-AT), Apple Tree LASH (FCIC-20550L), and the CIH (FCIC-18010).

In the course of delivering apple tree crop insurance, AIPs may develop forms based on their internal needs. The forms must be developed according to RMA's approved standards contained in this handbook or as specified in the DSSH (FCIC 24040) and provide all required information. Standards; examples contained in this handbook do not contain the required statements. Refer to the DSSH (FCIC 24040) to determine the applicable statements to be included on each form. The Collection of Information and Data (Privacy Act) Statement and the Nondiscrimination Statement must be included on any form the insured signs or must be provided to the insured on a separate form, for each form that is signed by the insured. A copy must be maintained by the AIP. The Certification Statement must be included on any form that the insured signs that collects information from the producer.

2 Background Information

RMA is implementing the Apple Tree (AT) program for all insurable apple trees beginning with the 2021 crop year. The program is patterned after other tree-based dollar crop insurance programs and provides insurance coverage for trees that are damaged by insured causes of loss occurring during the insurance period.

The AT insurance program is a Tree Based Dollar Amount of Insurance Crop program (Plan Code 40). The terminology and instructions contained in the CIH that apply to the responsibilities of the AIP and the insured apply to the AT program.

3 Availability

The AT program is available in counties where the FCIC AT program is offered.

4 Eligibility

A. Apple Tree Program

The AT program is available to all persons with a share in an apple tree orchard in the counties listed in the AD for the purpose of producing a crop intended to be sold for human consumption in accordance with the BP, CP, and SP.

B. Ineligible Persons

Any person with a delinquent debt to RMA or an AIP or who is otherwise ineligible under the BP may not obtain AT insurance coverage.

5 Important Dates

A. Contract Change Date

January 31 preceding the cancellation date.

5 Important Dates (Continued)

B. Sales Closing Date

April 15.

C. Cancellation and Termination Dates

April 15 before the beginning of the crop year.

D. Premium Billing Date

March 1 of the crop year.

E. Acreage Reporting Date

*** For new and carryover insureds, April 15.

F. Beginning of the Insurance Period Dates

- (1) For new policies: On July 1 following the SCD date unless the AIP notifies the insured that all or a part of the insured's trees are not insurable.
- (2) For carryover policies: July 1 of the crop year.

G. Calendar Date for the End of the Insurance Period

June 30 of the crop year.

6 Coverage Levels, Price Elections, and Policy Changes

A. Coverage Levels

The insured may select a different coverage level for each insured apple tree type, as specified in section 3 of the CP (e.g., the insured may elect the 75 percent coverage level on one type and the 65 percent coverage level on a different type). However, if the insured elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured apple tree acreage in the county.

B. Price Elections (Tree Reference Price)

The insured may select different price elections by type. Additionally, the insured may elect a different percentage of the maximum price election available for each type. For example, if the insured chooses 100 percent of the maximum price election for one type, the insured may choose 75 percent of the maximum price election for another type.

C. Policy Changes

Changes to the insurance coverage that would become effective for the current crop year are limited as follows:

- (1) For new policies, changes may not be made after the SCD.
- (2) In subsequent years, for carryover policies, the insured may elect, prior to the SCD, a higher coverage level, higher price percentage, or optional coverage on the applicable form.

Apple Tree Orchard Producer Pre-Acceptance Worksheet

The PAW (AT) is completed annually (self-certification allowed following year of application) and submitted by the acreage reporting date. The applicant/insured also provides a Grove Identification Map (shown in Exhibit 4 with completion instructions) that shows locations of the stage-blocks identified in the PAW (AT).

Once the initial certification (worksheet and Grove Identification Map) has been provided, insureds who continue insurance coverage in subsequent crop years will be allowed to self-certify in the remarks section of the original pre-acceptance worksheet that no change has occurred. (See the Remarks section instructions.)

If any changes have occurred since the original certification that would alter the stage-block designations or the numbers of trees in each stage-block (e.g., periodic stage changes, tree damage resulting in resetting, removal/thinning of trees, etc.), an amended or revised worksheet and aerial photo(s), maps (e.g., GPS), or Grove Identification Map must be completed for any blocks of trees affected by the change. (See the Remarks section instructions.) A new PAIR (AT) may be required.

The PAW triggers the need for a PAIR when the applicant/insured answers:

- (1) Yes to whether "... damage (e.g., wind (e.g., tornado/hurricane), freeze, drought, etc.) occurred to trees that will reduce the insured crop's coverage from previous crop years?"
- (2) Yes to whether "...practices or production methods (e.g., removal or thinning; resetting, dehorning, grafting; or hedging or pruning) have been performed that will reduce the insured coverage from previous crop years?"

Applicable changes must be reported on the acreage report.

Instructions for Completion

Items to be completed by the approved insurance provider are denoted [AIP].

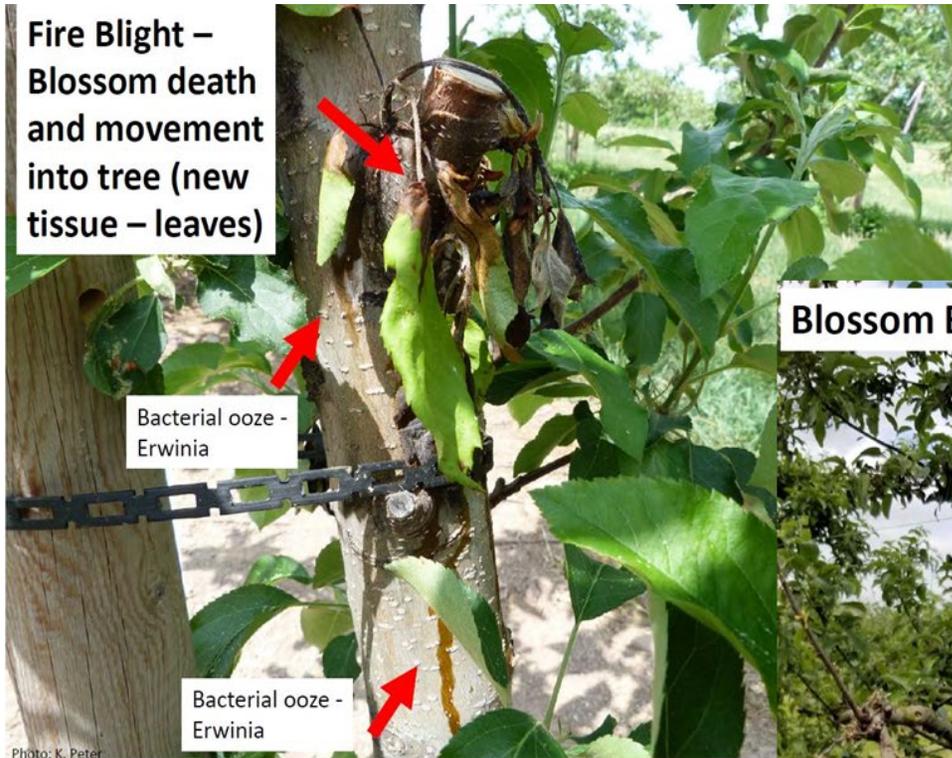
ELEMENT	REQUIRED INFORMATION
Name of Applicant/Insured	Enter the name of the applicant or insured as it appears on the application for insurance.
Crop Year	Enter the crop year for which the worksheet is being completed.
County	Enter the name of the county in which the trees are located.
Agent [AIP]	Enter the name, address, and phone number of the agent who services or will service this contract, as applicable.
Contract Number [AIP]	Enter the contract number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
Address of Applicant/Insured	Enter the mailing address of the applicant or insured as it appears on the application for insurance.
Phone Number of Applicant/Insured	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.

Apple Tree Orchard Producer Pre-Acceptance Worksheet (Continued)

INDIVIDUAL ORCHARD DATA:

Item #	REQUIRED INFORMATION
(1) Unit Number [AIP]	Begin unit numbering with 0001-0000BU or 0001-0001OU. Basic, optional, and enterprise units are allowed as defined in the CP.
(2) Block Number	<p>By line, enter the block number as identified on the grove identification map.</p> <p>A block is a stand of trees of the same type on acreage in the unit sharing a common boundary with no discernible change in planting pattern (a homogenous planting pattern) and may or may not consist of different tree stages (age classes). If there is a change in planting pattern that distinguishes areas of different tree ages within the stand (orchard), the insured can report the areas as separate blocks.</p>
(3) Section	<p>Enter the section number for the orchard location.</p> <p>(a) Complete a separate worksheet for each section. Note all section numbers in the “Remarks” section.</p> <p>(b) In the absence of sections, townships, and ranges, use the applicable legal description for the area to complete items (3) through (5). Enter the Farm/Tract/Field Number if available.</p>
(4) Township (Twp.)	Enter the legal description (township number) for the orchard location if available [see item (3)(b)].
(5) Range	Enter the legal description (range number) for the orchard location if available [see item (3)(b)].
(6) Crop & Type	Enter the applicable commodity name and type as specified in the Special Provisions.
(7) Acres in Block	Enter the acres occupied by the block, rounded to the nearest tenth.
(8) Tree Spacing	Spacing in whole feet (e.g., 15 x 15). If spacing varies, enter “varying” and explain in “Remarks.”
(9) Tree Count	Enter the total number of trees in the block. Enter an estimate (identify as “Est”) if accurate determination is impractical.
(10) Tree Stage	The stages (I - III) are shown on separate lines of the worksheet.
(11) Month & Year Set	Enter the month and year of set out for the trees in each stage shown on separate lines. If the trees of a stage were set out in different years, enter the date when most of the trees were set out.
(12) Tree Age	Enter the tree age in years (that corresponds to the date in item 11) for the trees in each stage shown on separate lines.
(13) Number of Trees	Enter the number of trees in each stage on separate lines.
(14) Percent of Trees	For each line, enter the result of dividing the number of trees (item 13) by the tree count for the block (item 9), and multiplying by 100. Round the result to whole numbers; for example, report 65.48% as 65% and 65.84% as 66%.

Comparison of Symptoms of Fire Blight to Blossom Blast



← Insurable



May 9, 2020 freeze: Diseases caused by *Pseudomonas syringae* pv. *syringae* appeared

DO NOT confuse blossom blast with fire blight!

- ← This is blossom blast on apple
- ← There is no ooze or spread beyond blasted blossoms (like you would observe with fire blight)



NOT Insurable →

Comparison of Symptoms of Fire Blight and Blossom Blast

Fire blight vs. Blossom Blast

	Fire Blight	Blossom Blast
Causal pathogen	<i>Erwinia amylovora</i>	<i>Pseudomonas syringae</i> pv. <i>syringae</i>
Environmental conditions favored to cause disease	FAVORS WARM WEATHER during bloom Warm temperatures during bloom (average ~60°F) Can see spread throughout the summer while trees are actively growing (= warm weather)	FAVORS COLD/FROSTY WEATHER during bloom (upper 20s – low 30s°F) Frost or freeze events during bloom Disease/bacteria shuts down when warm weather occurs
Symptoms	Blossoms – wilting, blackened, can see progression into tree beyond blossom; stem tissue death around where blossom is attached to tree (“canker” = dead tissue in stem developing) Leaves – Wilting, will be discolored/blackened; blackened leaf veins and petioles; will see discoloration move into surrounding tissues; shepherd’s crook appearance WILL see oozing (amber-colored)	Blossoms – Wilting, flowers can be brown, dried-looking, papery; can also turn brown to black Leaves – Wilting, will be discolored/blackened; blackened leaf veins; WILL NOT see extensive spread like <i>Erwinia</i> ; WILL NOT see disease move into stem tissues readily like <i>Erwinia</i> WILL NOT see oozing
Spread throughout the orchard?	YES – after initial infection: bacteria can spread readily throughout orchard, even within a tree, when disease is active Bacteria can move FAST, thanks to water and wind Can observe new symptoms showing up during the season	NO – bacteria will not spread readily; tissue death usually occurs where bacteria were present during frost/freeze event; Bacteria moves SLOW; spread very limited AND: bacteria shuts down when the temps get warmer = no new symptom development
Can the disease cause tree death?	YES – Bacteria can systemically invade the tree via the vascular system; can kill young trees readily	NO – trees will appear unsightly; however, the trees will rebound during the season and will produce new growth; Bacteria does not systemically invade the tree like <i>Erwinia</i>
<p>#1 Question to ask when faced with “blighted” blossoms or shoot death symptoms: What was the temperature during bloom or just preceding symptoms appearing (if post bloom)?</p> <p>→ IF it was warm = fire blight</p> <p>→ IF it was cold (frost or freeze event) = blossom blast</p>		