



PECANS



PECAN CROP INSURANCE

Crop Insurance for Growers

Description of Coverage

COVERED PERILS:	Adverse Weather Conditions, Fire, Uncontrollable Insects & Disease, Wildlife, Market Price Decline, and Failure of Irrigation Water Supply due to a covered loss
COVERAGE PLAN:	Coverage is based on the average revenue of your gross receipts for a minimum of four consecutive years up to a total of six years. If only two years of revenue receipts are provided then two years of the T-revenue will be used to make up the four-year average. If no records, you can only purchase coverage based on four years of the T-revenue.
DEDUCTIBLE OPTIONS:	25%, 30%, 35%, 40%, 45%, and 50% of your average yield.
INSURED CROP:	Have produced a minimum of 600 lbs per acre in at least one of the previous four crop years
IMPORTANT DATES:	Sales Closing Date - January 31st Acreage and Production Reporting Date - March 15th
UNIT DIVISION:	Optional units available based on non-contiguous land with separate production records
PREMIUM CREDITS:	Premium credits are available on buy-up policies if your farm has overhead frost protection sprinklers in place.

Our Commitment to Excellence

With 40 years of industry experience, we take pride in researching and implementing the latest in technology and risk management services for our clients. Through our commitment to excellence, we have become one of the largest crop insurance agencies in the nation. Our specialized agents and customer service staff look forward to working with you. We work hard to keep you growing. Let us show you how!

Carden & Associates, Incorporated - We keep you growing...



Loss Example

Revenue History

YEAR	ACRES	AVG LBS PER ACRE	GROSS SALES PER ACRE
2017	100	750	\$1,050.00
2018	100	625	\$625.00
2019	100	200	\$250.00
2020	100	1,250	\$3,125.00
Total Average Gross Sales Per Acre:			\$1,263.00

Approved Average Revenue

Total Average Gross Sales per Acre ÷ Number of Years of Revenue
 $\$5,050.00 \div 4 = \$1,263.00$ Approved Average Revenue

Amount of Insurance Per Acre

Approved Average Revenue x Coverage Level
 $\$1,263.00 \times .65 = \821.00

Production to Count

Actual Production: Producer harvested 300 lbs per acre at an average price of \$1.50 per pound.

*300 lbs x \$1.50 = \$450.00 Value of production per acre

\$821.00 Insurance per acre
-\$450.00 Value of production per acre
\$371.00 Indemnity per acre

V.2.28.22

Contact our agents to insure your pecans today!

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