



PEPPERS



PEPPER CROP INSURANCE

Crop Insurance for Growers

Description of Coverage

COVERED PERILS:

Excess Rain, Fire, Freeze, Hail, Tornado, Tropical Depression, Failure of Irrigation Water Supply (due to a covered loss)

COVERAGE:

Stage	Percent of the amount of insurance per acre that you selected	Length of time if Direct-seeded	Length of time if Transplanted
1	65	From planting through the 74th day after planting	From planting through the 44th day after planting
2	85	From the 75th day after planting until the beginning of stage 3	From the 45th day after planting until the beginning of stage 3
3	100	Begins the earlier of 110 days after planting, or the beginning of harvest	Begins the earlier of 80 days after planting, or the beginning of harvest

ALLOWABLE COST:

\$5.50 per box

MINIMUM VALUE OF HARVESTED PRODUCTION:

Minimum Value Basic - \$8.00 per box
Minimum Value Option I - \$5.45 per box
Minimum Value Option II - \$2.00 per box

IMPORTANT DATES:

Sales Closing Date - July 31st
Acreage Reporting
Spring Planted: March 15th
Fall Planted: September 15th
Premium Billing Date - May 1st

PREMIUM BILLING DATE:

May 1st, 2021

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



PEPPERS

Loss Example

Sample County

- 1 acre of spring planted peppers
- Coverage level 65/100
- Coverage per acre - \$5,870
- Harvested production - 500 boxes
- Average price per box - \$15
- Allowable cost - \$5.50 per box

Loss Calculation

\$5,870 Amount of insurance per acre
- \$4,750 Production-to-count** (500 boxes sold at \$9.50)*

\$1,120 Indemnity per acre

* \$15 per box harvested production - \$5.50 allowable cost = \$9.50

** 500 boxes x \$9.50 = \$4,750 production-to-count

Committed to Excellence

A company doesn't become a leader in the crop insurance industry by remaining stagnant. With 40 years of industry experience, we take pride in researching and implementing the latest in technology and risk management services for our clients.

Because of our commitment to excellence, we have not only become one of the largest crop insurance agencies in the Southeast, we have expanded our customer base across the entire United States. We look forward to working with your farming operation in order to keep you growing whenever disaster strikes.

Through our experience in the industry, we understand the risks agricultural producers face. We use this knowledge to design all of our support and educational tools with you in mind. Our sales agents and licensed professional staff are available for you 365 days a year. Any time you have damage, or think you may, all you need to do is contact us. We'll take it from there.

Other Products and Services

Whether your organization is engaged in farming, packing, processing, or distribution, we provide products and services to meet all your risk management needs.

Let Us Show You the Difference

When disaster strikes, that's when you need us the most, and we'll be here to help. We are always available to assist you in reporting your claims, answering your questions, and guiding you through the entire loss process. If you have any questions, or should any issues arise, give us a call and we'll respond, because we're here when you need us, providing support that is second to none. We take our motto seriously, so when disaster strikes, we keep you growing! Let us show you how.

Advice You Can Count On

Crop insurance, like any insurance product can be extremely complicated. We take the complexity out, making it clear, concise, and easy for you to understand. Our responsibility is to provide a customer-first approach to risk management by working to protect against the many risks our clients take in an understandable, common-sense manner.

We accomplish this by:

- * *Providing innovative technology for the agricultural community*
- * *Extending support through our insurance programs to our clients*
- * *Delivering the highest quality products and customer service*
- * *Customizing services to meet the specialized needs of our clients*
- * *Serving our community through philanthropic practices*
- * *Establishing long-standing relationships with our clients*

Contact our agents to insure your peppers today!

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