



# TOMATOES



## TOMATO APH CROP INSURANCE - PROCESSING

### Crop Insurance for Growers

Tomato growers can protect their production and revenue from losses due to natural disasters by utilizing Actual Production History (APH) crop insurance. This federally backed program offers financial support when a farmer's yield falls below their historical average because of an insured cause of loss. Covered causes include, but are not limited to, adverse weather, disease, and pest infestations.

### Key Information

- **Sales Closing Dates**  
**January 31st**  
California
- **March 15th**  
Delaware, Indiana, Maryland, Michigan,  
Pennsylvania, Virginia, Ohio, New Jersey,  
New York
- *Coverage from 50% to 85% of historical yield*
- *Premium Billing Dates Vary by State*
- *Replant Provision Available*
- *Optional Units Available*

### 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 to protect your valuable investment. We work hard to keep you growing. Let us show you how!

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



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## Description of Coverage

Current Crop Year

COVERED PERILS	Adverse weather conditions, Fire, Uncontrollable Insects & Disease, Wildlife, Failure of Irrigation Water Supply												
STAGES OF COVERAGE	<p>These are used for calculating an indemnity payment:</p> <table><tr><th>Stage</th><th>Percent of the amount of insurance per acre that you selected</th><th>Length of time</th></tr><tr><td>1</td><td>50</td><td>From planting until first fruit set</td></tr><tr><td>2</td><td>80</td><td>From first fruit set until harvest</td></tr><tr><td>3</td><td>100</td><td>Harvested acreage</td></tr></table>	Stage	Percent of the amount of insurance per acre that you selected	Length of time	1	50	From planting until first fruit set	2	80	From first fruit set until harvest	3	100	Harvested acreage
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3	100	Harvested acreage											
REPLANT PAYMENT	\$3.00 per ton												
PREMIUM BILLING DATE	8/15												
PLANTING PERIODS BY COUNTY	<p>Early: 4/5 through 5/16 Late: 5/15 through 6/15</p> <p>*Dates vary by county and irrigated / non-irrigated</p>												

## Loss Example

Sample Data - Northampton County (VA)  
*Lates, Stage 4*

- 100% share in 50 acres
- 15 tons per acre average production
- Coverage level selected 85/100 Buy up
- 12.75 tons per acre:  
(15 tons x .85) = 12.75
- 637.5 tons production guarantee:  
(12.75 x 50 acres = 637.5 tons)
- \$12.80 per ton election
- \$8,160 value guarantee:  
(637.5 tons x \$12.80 price election = \$8,160

200 tons production to count x \$12.80 price election  
= \$2,560 value of production to count  
\$8,160 - \$2,560 = \$5,600 indemnity payment

### Loss Calculation

\$8,160 Amount of insurance  
- \$2,560 Production to count (200 tons x \$12.80)

**\$5,600 Indemnity**

## Coverage Options

### *Hurricane Insurance Protection*

When the HIP Endorsement is added:

- Crop value per acre is \$192.00
- Coverage on underlying policy is 85%, available HIP is 10%
- Elect protection factor between 1-100% in whole numbers
- Elected 100% protection factor = \$19.20 per acre
- \$960.00 - HIP coverage paid in full if triggered by a hurricane in your county or an adjacent county (50 x \$19.20)

*\*Available in Virginia, Maryland, New Jersey, Pennsylvania*

Contact our agents to insure your tomatoes today!  
888.296.7533 | [info@cardeninsurance.com](mailto:info@cardeninsurance.com)

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