



TOMATOES



TOMATO APH CROP INSURANCE - FRESH MARKET

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. Eligible tomato classifications include traditional round, cherry, plum, grape, and roma varieties.

Key Information

- **Sales Closing Dates**
January 31st
California, Florida, Georgia, South Carolina
- **March 15th**
Alabama, Arkansas, Connecticut, Maryland, North Carolina, Pennsylvania, Tennessee, Virginia
- *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...



Description of Coverage
Current Crop Year

COVERED PERILS	Adverse weather conditions, Fire, Uncontrollable Insects & Disease, Wildlife, Failure of Irrigation Water Supply																											
ELIGIBLE CROPS	Traditional Round, Cherry, Plum, Grape, and Roma																											
STAGES OF COVERAGE	<div>These are used for calculating an indemnity payment:</div> <div>California only</div> <table><tr><th>Stage</th><th>Percent of Stage 3 (final stage) production guarantee</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>70</td><td>From first fruit set until harvested</td></tr><tr><td>3</td><td>100</td><td>Harvested acreage</td></tr></table> <div>All states except California</div> <table><tr><th>Stage</th><th>Percent of Stage 4 (final stage) production guarantee</th><th>Length of time</th></tr><tr><td>1</td><td>50</td><td>From planting until qualifying for stage 2</td></tr><tr><td>2</td><td>75</td><td>From the earlier of stakes driven, one tie and pruning, or 30 days after planting until qualifying for stage 3</td></tr><tr><td>3</td><td>90</td><td>From the earlier of the end of stage 2 or 60 days after planting until qualifying for stage 4</td></tr><tr><td>4</td><td>100</td><td>From the earlier of 75 days after planting or the beginning of harvest</td></tr></table>	Stage	Percent of Stage 3 (final stage) production guarantee	Length of time	1	50	From planting until first fruit set	2	70	From first fruit set until harvested	3	100	Harvested acreage	Stage	Percent of Stage 4 (final stage) production guarantee	Length of time	1	50	From planting until qualifying for stage 2	2	75	From the earlier of stakes driven, one tie and pruning, or 30 days after planting until qualifying for stage 3	3	90	From the earlier of the end of stage 2 or 60 days after planting until qualifying for stage 4	4	100	From the earlier of 75 days after planting or the beginning of harvest
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REPLANT PAYMENT	70 carton max x price election x your share																											
PREMIUM BILLING DATE	10/1																											
PLANTING PERIODS BY COUNTY	Vary by county, type, practice																											

Loss Example
Sample Data - Holmes County (FL)
Stage 4

- 100% share in 50 acres (traditional round tomatoes)
- 700 cartons per acre average production
- Coverage level selected 85/100 Buy up
- 595 cartons per acre:
(700 cartons x .85) = 595
- 29,750 carton production guarantee:
(595 x 50 acres = 29,750 cartons)
- \$7.00 per carton price election
- \$208,250 value guarantee:
(29,750 cartons x \$7.00 price election = \$208,250
- 15,000 cartons production to count x \$7.00 price election = \$105,000 value of production to count
\$208,750 - \$105,000 = \$103,750 indemnity payment

Loss Calculation

\$208,750

Amount of insurance

- \$105,000

Production to count (15,000 cartons x \$7.00)

\$103,750

Indemnity

Coverage Options
Hurricane Insurance Protection
When the HIP Endorsement is added:

- Crop value per acre is \$4,900
 - Coverage on underlying policy is 85%, available HIP is 10%
 - Elect protection factor between 1-100% in whole numbers
 - Elected 100% protection factor = \$490 per acre
 - \$24,500 - HIP coverage paid in full if triggered by a hurricane in your county or an adjacent county (50 x \$490)
- *Available in Alabama, Arkansas, Connecticut, Florida, Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia*

Contact our agents to insure your tomatoes today!
888.296.7533 | info@cardeninsurance.com

