

Spokane Regional Office — Spokane, WA

Revised August 2016

Pears

Oregon and Washington

Crop Insured

Pears are insurable if:

- They are adapted to the area;
- You have a share in the crop;
- The actuarial document provides a premium rate;
- They have produced an average of at least five tons of pears per acre in at least 1 of the 4 previous crop years (unless the special provisions or a written agreement establish a lower production level); and
- They are grown in an orchard that, if inspected, the insurance provider considers it acceptable.

Counties Available

Oregon - Hood River, Jackson, Josephine, Lane, Linn Morrow, and Wasco counties.

Washington - Benton, Chelan, Clark, Columbia, Douglas, Franklin, Grant, Kittitas, Klickitat, Okanogan, Skamania, and Yakima counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Fire;
- Failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- Insects or plant disease if adverse weather prevents the proper application of control measures, causes properly applied control measures to be ineffective, or causes disease or insect infestation for which no effective control mechanism is available; or
- Volcanic eruption.

Losses are not insured if due to:

- Failure of the fruit to color properly;
- Inability to market the pears for any reason other than actual physical damage from an insurable cause listed above; or
- Inability to market due to quarantine, boycott, or refusal of any person to accept production.

Insurance Period

Coverage begins on:

- November 21; or
- The tenth day after your properly completed application is received, if your application is received after November 11, but before November 21 (for the first year of coverage only). If we inspect the acreage before the end of the 10-day period and determine that it does not meet insurability requirements you will not be eligible for coverage. You must provide any information that we require for the crop or to determine the condition of the orchard.

For each crop year the policy remains continuously in force, coverage begins on the day immediately following the end of the insurance period for the crop year before.

Coverage ends:

- September 15 for types covering summer or fall pear varieties; or,
- October 15 for all types covering winter pear varieties.

Important Dates

Sales Closing November 20, 2016
 Production Reporting Date January 15, 2017
 Acreage Report Date January 15, 2017

Reporting Requirements

Acreage Report - You must report timely to your insurance company all acreage of the insured crop in the county in which you have a share.

Definitions

Harvest - The picking of mature pears from the trees or the collecting of marketable pears from the ground.

Coverage Levels and Price Election

You may select different coverage levels and percent of price elections for each type in the county as specified in the Special Provisions, unless you elect Catastrophic Risk Protection (CAT) on any type.

Crop insurance premiums are subsidized as shown in the table shown below. For example, if you chose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Guarantee Options

You can choose 50 to 75 percent of your approved average yield (in 5-percent increments). CAT coverage is available at the 50-percent coverage level and 55 percent of maximum price election.

Production Guarantee

Yields are based on actual production records you report to your crop insurance agent or company. There is also an optional adjustment of low yields in your actual production history (APH). Contact your crop insurance agent for more information.

Quality Adjustment Endorsement

This option provides quality adjustment for fresh pear production to count that, due to insurable damage, does not grade 89 percent U.S. Number 1 or better. An additional premium is required. This endorsement is not available with CAT coverage.

Administrative Fees

CAT Coverage - \$300 per crop per county.

Additional Coverage - \$30 per crop per county.

Loss Example

Assume 100-percent share, 70-percent coverage level, 100-percent price election of \$220, and an approved yield of 10 tons per acre.

10	Tons per acre actual production history
x 0.70	Coverage level
7	Tons per acre guarantee
x 40	Insurance acres
280	Tons unit guarantee
x \$220	Price election
\$61,600	Liability
90	Tons production
x \$220	Price election
\$19,800	Value-to-count
\$61,600	Liability
- 19,800	Value-to-count
\$41,800	Indemnity due policyholder (less insurance premium due)

Where to Buy Crop Insurance

All insurance policies, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at any USDA service center or on the RMA website at www.rma.usda.gov/tools/agent.html.

Regional Contact

USDA/Risk Management Agency

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