

# Almond Crop Insurance Protection



[RCIS.com](https://www.rcis.com)

Meeting growers' crop insurance needs in California



Talk to an RCIS crop insurance agent today.

RCIS' regional team members work hard to understand the crops and conditions of California growers, always aiming to provide the best service possible. They share this dedication to customers with our network of local RCIS agents.

**Sales Closing Date**

December 31

**Acreage Reporting Date**

March 15

## INSURANCE AVAILABILITY

Almonds may be insured where available, if grown in an orchard where at least 90% of the trees have reached their fifth growing season after being set out. In addition, the Special Provisions of Insurance provide that an insured may request the Risk Management Agency Regional Office to provide a determined yield to insure fourth leaf acreage; or to insure acreage in which 90% of the trees have not reached the fifth growing season after being set out.

Ask an RCIS crop insurance agent about the availability of the Almond policy in your area.

## COVERAGE OVERVIEW

Average production yields are calculated from four to 10 years of past records.\*

Coverage levels range from 50% to 85% of your approved average yield. Catastrophic coverage is based on 50% of your approved yield and 55% of price. In-shell almonds are converted into meat pounds upon measuring for the production guarantee.

*\* If less than four years of past records, ask an RCIS crop insurance agent how you may qualify for insurance coverage.*

## CAUSES OF LOSS

Almonds are insured against:

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply, if caused by an insured peril during the insurance year
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed
- Insects or plant disease, but not damage due to insufficient or improper application of control measures
- Volcanic eruption
- Wildlife, unless control measures have not been taken

## PREMIUM SUBSIDIES

Ask your RCIS crop insurance agent about premium subsidies available.

## LOSS EXAMPLE, ALMONDS

Assume 65% coverage, 100% price election of \$1.30 per pound, irrigated, non-organic almonds with an average yield of 2,400 pounds per acre and 100% share.

2,400	Pounds per acre average yield
x	0.65 Coverage level percentage
1,560	Pounds per acre guarantee
-	500 Pounds per acre actually produced
1,060	Pounds per acre loss
x	\$1.30 Price election
<b>\$1,378</b>	<b>Gross indemnity per acre</b>

*The example provided above is for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS crop insurance agent for additional information.*

