



## 2025 ALMOND CROP INSURANCE OUTLINE

### 1. Insurable Crop & Eligibility Requirements

A. Acreage must be irrigated and trees must have reached the 5<sup>th</sup> growing season. 4<sup>th</sup> leaf trees can also be insured if requested.

B. Growers must insure all eligible almond acres in the county in which they receive a share of the crop. When orchards are rented on a crop share, either the landlord or operator, or both can insure their share in the crop.

### 2. Insured Causes of Loss

A. Any adverse weather resulting in damage to the bloom, poor pollination, lack of production or damage to the almonds on the tree or on the ground for harvesting, such as cool wet weather, frost, hail, wind, excessive heat or rain.

B. Wildlife, birds or non-domesticated animals.

C. Insects and plant disease provided grower follows recommendations from PCA.

### 3. Almond Production Guarantee

A. Guarantee is based on the average of delivered production of total meat pounds from the acreage for up to the past 10 crop years. Total meat pounds mean whole, chipped and broken meats and almonds in the shell. Yield adjustments are available for past major loss years to help keep average yields higher.

B. For young orchards or those with less than 4 years of production records, the average yield will be established by inspection and area average yields for similar orchards.

C. The maximum coverage level available is 85% of the approved average yield as established by verifiable production records from the orchard. 50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels also available.



D. Unit Guarantee: Actual insurance coverage is by unit, not by acre. The unit guarantee is the per acre average yield multiplied by the coverage level % multiplied by the number of acres in the almond insurance unit.

### 4. Insurance Units

A. Owned or cash rented almond orchards that are not separated by land owned by other people, will be considered all one unit for insurance.

B. Almond orchards rented on a crop share and orchards that are separated by land owned by other people will be considered as separate insurance coverage units, provided records of past production have been maintained for each proposed unit. Ask agent for more details.

### 5. Price Elections per Pound: \$1.80 Conventional; \$2.70 Organic Certified Price

A. Grower chooses one price election at application. This will be the amount paid for each pound of almond loss below the unit guarantee.

B. Certified Organic growers have the option to increase the organic price to match their contract price.

## **6. Coverage Example**

Owner/operator of 80 acres of almonds

10-year average yield = 2,400 lbs. per acre

85% coverage = 2,040 lbs. per acre

2,040 lbs. per acre X 80 acres = 163,200 lbs. unit

guarantee.

Price elected \$1.80 X 163,200 lbs. = \$293,760 protection  
for total loss

## **Loss Example:** Rain During Bloom & Frost in March

163,200 lbs. – Unit Guarantee

-32,800 lbs. – Harvested Meat Lbs.

=130,400 lbs. loss X \$1.80 election

= \$234,720 loss payment

## **9. Life of Contract: Cancellation & Termination**

A. This is a continuous contract. The policy continues in force each year unless cancelled by the policyholder in writing prior to December 31, 2024.

B. If any insured acreage is sold after acreage reporting date during any crop year, the premium is still earned and payable from the original insured and a Transfer of Right to an Indemnity to the new owner must be executed.

Indemnity will be payable jointly (may add new acres inspection up to acreage reporting date).

C. The policy will terminate for the next crop year if any premium and interest due is not paid by the termination date shown in the policy.

**Last day to sign up for the 2025 crop is  
December 31, 2024**

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