



2025 TOMATO CROP INSURANCE OUTLINE

1. Insurable Crop & Eligibility Requirements

- A. Tomatoes must be grown under contract with a tomato cannery or processor.
- B. Growers must insure all tomato acreage in the county in which they receive a share of the crop. When tomato acreage is 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 unavoidable cause of loss resulting from adverse weather conditions such as rain, wind, heat, cool wet spring, etc.
- B. Insect damage, plant diseases, or wildlife damage, which results in low production or tomatoes not acceptable under the state/cannery grade or quality standards.

3. Tomato Production Guarantee

- A. Guarantee is based on the grower's average of delivered net tonnage of tomatoes from their planted acreage in the county for up to the past 10 years.
- B. The maximum coverage available is 85% of the approved average yield as established by verifiable delivery records. (50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels also available.)
- C. 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.

4. Insurance Units

- A. More separate insurance units are now available for tomato growers than ever before. New rules allow multiple separate units in the same section of land if the clearly separated fields are at least 40 acres or more.
- B. Operators with a crop share can insure 100% of the crop with the landlord's written consent.



5. Price Elections Per Ton – \$112.50 Conventional;
\$180.00 Organic Certified.

A. This is the amount paid for each ton of loss below the unit guarantee.

6. Price Election Guarantee is Progressive by Stages

- Stage 1 – From planting until first fruit set – 75% of Full Price Election (\$84.38 per Ton)
- Stage 2 – Unharvested Mature Plants – 85% of Full Price Election (\$95.63 per Ton)
- Stage 3 – Harvested Acres – Full Price Election X Guarantee per Acre (\$112.50 per Ton)

Any loss finalized during Stage 1 or Stage 2 will be calculated using 75% or 85% of the price election to compensate for the lower growing costs incurred up to that date.

7. Coverage Example:

Average Yield = 45.2 Tons per Acre
 $45.2 \text{ Tons} \times 75\% = 33.9 \text{ Tons per Acre Harvested}$
Guarantee (3rd Stage)
 $33.9 \text{ Tons} \times 250 \text{ Acres} = 8,475 \text{ Ton Unit Guarantee}$
Price Elected $\$112.50 \times 8,475 \text{ Tons} = \$953,437.50$

8. Loss Example: Cool, wet spring and excessive heat during bloom

8,475 Tons – Unit Guarantee

- 2,480 Tons – Harvested & Delivered

5,995 Tons – Loss X \$112.50 = \$674,437.50 Loss

Payment

9. Replanting Costs Coverage

When tomato acreage is damaged more than 50% due to insurable causes, growers will be eligible for reimbursement of replanting costs up to \$735.00 per acre.

10. 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 January 31, 2026.

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 Tomato Insurance is
January 31, 2025.**

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