

2026 PRUNE CROP INSURANCE OUTLINE

1. Insurable Crop & Eligibility Requirements

- A. Prunes must be of the prune plum varieties grown for the production of dried prunes.
- B. Trees must have reached the 7th leaf (planted spring of 2020 or before).
- C. Growers must insure all eligible acres of prunes 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 prunes on the tree; such as cool wet weather, frost, hail, wind, excessive heat or rain.
- B. Plant disease and insect damage if adverse weather caused control measures to be ineffective.
- C. Wildlife, birds, earthquake or fire.

3. Prune Production Guarantee

- A. Prune guarantee is based on the average past delivered tons of prunes graded marketable standard prunes for up to 10 years for the orchard to be insured.
- B. Yield Adjustment available for major disaster years – YA Option.
- C. The maximum coverage level available is 85% of the approved average yield as established by verifiable production records for the orchard. 50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels are 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 insurance unit.



4. Insurance Units

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

5. Price Election Per Ton (2026): \$1,885 (Max)

- A. Grower may choose the maximum amount or lesser amount to fit their needs. This will be the amount paid for each ton of prunes lost below the unit guarantee.

6. Coverage Example Owner/operator of 40 acres

Average yield = 3.0 tons per acres

75% Coverage = 2.3 tons per acre

Unit guarantee is 2.3 tons X 40 acres = 92 tons

Price election of \$1,885 X 92 tons = \$173,420 protection for total loss

7. Loss Example: Rain During Bloom & Excessive Heat

92 tons – Unit Guarantee

-43 tons – Harvested Dried Tons

=49 tons Loss X \$1,885 election = \$92,365 loss payment

8. Quality Adjustment

In addition to the protection against loss of production, the prune crop insurance also provides protection against poor quality prunes caused by adverse weather conditions.

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 January 31, 2027.

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.

**The last day to sign up for the 2026 crop is
January 31, 2026**

LINDA SQUIRES

LIC #0672324

(209) 652-6856

linda@lsquirescropinsurance.com

JAMES PIERSMA

LIC #4234613

(209) 252-1209

james@lsquirescropinsurance.com