

2026 STONEFRUIT CROP INSURANCE OUTLINE APRICOTS, PEACHES, NECTARINES, PLUMS

1. Insured Causes of Loss

- A. Any adverse weather resulting in damage to the bloom, poor pollination, lack of production, or damage to the fruit on the tree such as cold wet weather, frost, wind, hail, excessive heat or rain.
- B. Crop damage due to disease or insects directly caused by adverse weather conditions.
- C. Wildlife, birds, earthquake or fire.

2. We Do Not Insure Against

- A. Damage due to insects or disease not caused by weather.
- B. Inability to harvest, deliver, or market the fruit for any reason except direct damage to the fruit by one or more of the insured causes of loss.

3. Insurable Crop & Acreage Qualifications

- A. Stonefruit trees must have reached the 5th growing season after being set out. (Planted spring of 2022 or before.)
- B. Acreage must have produced at least 2.2 tons per acre for processing types, or 200 lugs per acre for fresh market types.
- C. Growers must insure all eligible acres of stonefruit types elected in the county in which they receive a share. The landlord or operator, or both, can insure their share in the crop.

4. Production Guarantee

- A. The guarantee is based on the average of past delivered production for up to the past 10 years from the orchard to be insured to determine the average yield per acre.
- B. Yield Adjustment available for past major loss years.



- C. Verifiable records must be provided to establish the actual average yield; tons for canning, freezing, drying, or juice for processing types; or marketed lugs for fresh market types.
- D. The maximum coverage level available is 85% of the approved average yield for the orchard. 50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels also available.
- E. Unit Guarantee: Actual insurance coverage is by unit, not by acre. The unit guarantee is the per average yield multiplied by the coverage level % multiplied by the number of acres in the unit.

5. Price Elections by Stonefruit Type

The price elected will be the amount paid for each ton or lug of loss below the unit guarantee.

Apricots – Fresh \$12.50/ lug
Apricots – Processing \$475 / ton
Nectarines – Early \$18.85/ lug
Nectarines – Mid \$14.00/ lug
Nectarines – Late \$16.00/ lug
Processing Cling Peaches – Extra Early \$573/ ton
Processing Cling Peaches – All Others \$498/ ton
Processing Freestone Peaches - \$463/ ton

Fresh Freestone Peaches – Early \$15.35/ lug
Fresh Freestone Peaches – Mid \$14.45/ lug
Fresh Freestone Peaches - Late \$16.40/ lug
Plums - Early \$24.73/ lug
Plums - Mid \$19.16/ lug
Plums - Late \$20.63/ lug

6. Coverage Example

Cling Peaches – Extra Early
Owner/operator of 40 acres of cling peaches
Average yield – 20 tons per acre
75% coverage = 15 tons
Unit guarantee is 15 tons X 40 acres = 600 tons
Price election \$573 X 600 tons = \$343,800 protection for total loss

7. Loss Example: Rain during Bloom & Frost Damage

600 tons – Unit Guarantee
- 220 tons – Harvested Tons
380 tons loss X \$573 election = \$217,740 loss payment

8. 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