

2027 CROP INSURANCE OUTLINE

Prunes

Coverage, guarantees & pricing at a glance

85%	$1,697/ton	7th leaf	Jan 31, 2027
Max coverage level	Max price election	Minimum tree age	Sign-up deadline

01 ELIGIBILITY

A Prunes must be of the prune plum varieties grown for the production of dried prunes.

B Trees must be in their 7th leaf or older (planted Spring 2021 or earlier).

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.

02 COVERED 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.

03 YIELD PRODUCTION GUARANTEE

Dry tonnage basis

A Prune guarantee based on the average of past actual production history of delivered tons of prunes graded standard as shown on the DFA inspection and certification reports (P1) from the acreage to be insured. This information is best obtained by using the grower's packing company / prune handler settlement or recap sheet showing total standard prunes that grade "C" or better.

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.

04 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.

Continued on reverse

05 PRICE ELECTION PER TON (2027)

MAXIMUM PER TON
$1,697

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.

06 COVERAGE EXAMPLE

OWNER/OPERATOR · 40 ACRES

Average yield	**3.0 tons/ac**
75% coverage	**2.3 tons/ac**
2.3 tons × 40 acres	**92 tons unit guarantee**
Price elected	**× $1,697**

Protection for total loss $156,124

LOSS: RAIN DURING BLOOM & EXCESSIVE HEAT

Unit guarantee	**92 tons**
Harvested dried tons	**− 43 tons**
Loss	**49 tons**
Price election	**× $1,697**

Loss payment $83,153

07 DIRECT MARKETING & FRESH FRUIT SALES

If any portion of your crop will be direct marketed, you must notify us at least 15 calendar days before any production is harvested. An appraisal will be completed to determine your production to count for production that is sold by direct marketing or is sold as fresh fruit production.

08 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, 2028.

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 2027 CROP **January 31, 2027**

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