

2027 CROP INSURANCE OUTLINE

Stonefruit

Apricots, peaches, nectarines & plums

85%	5th leaf	2.2 tons/ac	Jan 31, 2027
Max coverage level	Minimum tree age	Min. production (processing)	Sign-up deadline

01 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.

02 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.

03 INSURABLE CROP & ACREAGE QUALIFICATIONS

A Stonefruit trees must have reached the 5th growing season after being set out. (Planted spring of 2023 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.

04 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 acre average yield multiplied by the coverage level % multiplied by the number of acres in the unit.

Continued on reverse

05 PRICE ELECTIONS BY STONEFRUIT TYPE

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

TYPE	PRICE
Apricots – Fresh	$12.40/lug
Apricots – Processing	$475/ton
Nectarines – Early	$17.12/lug
Nectarines – Mid	$14.85/lug
Nectarines – Late	$16.00/lug
Processing Cling Peaches – Extra Early	$557/ton
Processing Cling Peaches – All Others	$482/ton

TYPE	PRICE
Processing Freestone Peaches	$439/ton
Fresh Freestone Peaches – Early	$16.24/lug
Fresh Freestone Peaches – Mid	$15.46/lug
Fresh Freestone Peaches – Late	$16.39/lug
Plums – Early	$22.26/lug
Plums – Mid	$17.24/lug
Plums – Late	$18.57/lug

06 COVERAGE EXAMPLE

Cling Peaches – Extra Early

OWNER/OPERATOR · 40 ACRES

Average yield	**20 tons/ac**
75% coverage	**15 tons/ac**
15 tons × 40 acres	**600 tons unit guarantee**
Price elected	**× $557**

Protection for total loss $334,200

LOSS: RAIN DURING BLOOM & FROST DAMAGE

Unit guarantee	**600 tons**
Harvested tons	**− 220 tons**
Loss	**380 tons**
Price election	**× $557**

Loss payment $211,660

07 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 with 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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