

2027 CROP INSURANCE OUTLINE

Tomatoes

Coverage, guarantees & pricing at a glance

85%	$104.50/ton	$131.50/ton	Jan 31, 2027
Max coverage level	Conventional price	Organic certified price	Sign-up deadline

01 INSURABLE CROP & ELIGIBILITY

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.

02 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.

03 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.

04 INSURANCE UNITS

A Growers can elect to have multiple units within the same section of land as long as the fields are clearly separated and 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.

05 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 **$788.00 per acre** (Conventional).

06 PRICE ELECTIONS PER TON

CONVENTIONAL	ORGANIC CERTIFIED
$104.50	$131.50

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

Continued on reverse

07 PRICE ELECTION GUARANTEE IS PROGRESSIVE BY STAGES

STAGE	PERIOD	SHARE OF FULL PRICE	PER TON
Stage 1	From planting until first fruit set	75%	$78.38
Stage 2	Unharvested mature plants	85%	$88.83
Stage 3	Harvested acres — full price × guarantee per acre	100%	$104.50

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.

08 COVERAGE EXAMPLE

250 ACRES · 75% COVERAGE

Average yield	**48.5 tons/ac**
75% harvested guarantee (Stage 3)	**36.4 tons/ac**
36.4 tons × 250 acres	**9,100 tons unit guarantee**
Price elected	**× $104.50**

Protection for total loss $950,950

LOSS: COOL WET SPRING & HEAT DURING BLOOM

Unit guarantee	**9,100 tons**
Harvested & delivered	**− 3,940 tons**
Loss	**5,160 tons**
Price election	**× $104.50**

Loss payment $539,220

09 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 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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