

Pistachio Crop Insurance Protection



RCIS.com

Meeting growers' crop insurance needs in California



Talk to an RCIS crop insurance agent today.

RCIS' regional team members work hard to understand the crops and conditions of California growers, always aiming to provide the best service possible. They share this dedication to customers with our network of local RCIS agents.

Sales Closing Date

December 31

Acreage Reporting Date

March 15

COVERAGE OVERVIEW

Pistachio insurance covers a two-year period and addresses the alternate bearing nature of the crop. Among other insurability requirements, trees must have reached at least the tenth growing season after being set out. Insureds may request the Risk Management Agency Regional Office to provide a determined yield to insure 8th leaf and 9th leaf acreage.

Please see the policy and Special Provisions of Insurance for full details.

Growers can select a coverage level from 50 to 85 percent of their approved yield and 55 to 100 percent of the price election.

The coverage level and price election remain the same for each year in the two-year coverage period. Indemnity payments are calculated for each year individually. Approved yields are based on years of production records and may need to be adjusted if found to be alternate bearing.

CAUSES OF LOSS

Pistachios are insured against the following:

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply, if caused by an insured peril during the insurance year
- Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed
- Insects or plant disease, but not damage due to insufficient or improper application of control measures
- Volcanic eruption
- Wildlife

PREMIUM SUBSIDIES

Ask your RCIS crop insurance agent about premium subsidies available.

Ask an RCIS crop insurance agent about the availability of the Pistachio policy in your area.

LOSS EXAMPLE, PISTACHIOS

Assume 65% coverage, 100% price election of \$1.85 per pound irrigated, non-organic pistachios with an average yield of 2,400 pounds per acre and 100% share.

2,400	Pounds per acre average yield
x 0.65	Coverage level percentage
1,560	Pounds per acre guarantee
- 500	Pounds per acre actually produced
1,060	Pounds per acre loss
x \$1.85	Price election
\$1,961	Gross indemnity per acre

The example provided above is for informational purposes only. Please refer to your policy for coverage terms. Contact an RCIS crop insurance agent for additional information.

