

Crop Insurance Protection for Olives



[RCIS.com](https://www.rcis.com)

Meeting growers' crop insurance needs in California



Talk to an RCIS crop insurance agent today.

RCIS' California-based Regional Service Office team works hard to understand the crops, conditions and marketing concerns of the region's 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
January 31

CROP INSURANCE COVERAGE

When natural perils affect your olives, crop insurance coverage and a provider who understands your business can help you overcome the loss. At RCIS, we have the resources, technology and experience to respond to your needs quickly and efficiently. Ask an RCIS crop insurance agent about availability in your area.

All commercially grown olives are insurable if allowed by the county actuarial documents and:

- They are grown for table or oil production, with at least four years of production records.
- They are irrigated.
- They have met either the minimum age or production requirement.

INSURANCE PERIOD

Coverage is sold in two-year modules. Policyholders must remain in the program for at least two consecutive years. You must apply for coverage with a crop insurance agent before January 31 to have insurance coverage on the crop you plan to harvest in that year and the following year.

CAUSES OF LOSS

- Adverse weather conditions
- Earthquake
- Failure of irrigation water supply, if caused by the policy-specified 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 no damage due to insufficient or improper application of control measures
- Volcanic eruption
- Wildlife

LOSS EXAMPLE

Assume:

- 100% share in 50 acres each of table and oil olives in the same enterprise unit, with a guarantee of five tons per acre for the table olives and 200 gallons per acre for the oil olives
- The applicable price elections are \$732 per ton and \$16.17 per gallon.
- The grower is only able to harvest 175 tons of table olives and produce 7,000 gallons of oil from the oil olives.

The total indemnity for both table and oil olives would be calculated as follows:

Insurance Guarantee

50 acres x 5 tons =	250 tons guarantee
50 acres x 200 gallons =	10,000 gallon guarantee
250 tons guarantee x \$732 price election =	\$183,000 dollar guarantee
10,000 gallon guarantee x \$16.17 price election =	\$161,700 dollar guarantee
\$183,000 dollar guarantee, table olives + \$161,700 dollar guarantee, oil olives =	\$344,700 total dollar guarantee

Loss Calculation

175 tons x \$732 price election =	\$128,100 value of production
7,000 gallons x \$16.17 price election =	\$113,190 value of production
\$128,100 production to count, table olives + \$113,190 production to count, oil olives =	\$241,290 total value, production to count
\$344,700 total dollar guarantee – \$241,290 total value production to count =	\$103,410 total indemnity

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.

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