

## Stone Fruit **CALIFORNIA**

Aerobotics Crop Insurance Services assists stone fruit growers in only paying for productive planted acres and lowering the chance of rejected claims by utilizing high-resolution plant data and artificial intelligence.

### Crop insured

Seven types of stonefruit, designated by their intended use, are insurable if:

- ✓ They are fresh and processing apricots;
- ✓ They are fresh and processing freestone peaches;
- ✓ They are fresh nectarines;
- ✓ They are cling peaches for processing and;
- ✓ They are fresh plums.
- ✓ You must insure all your acreage of a particular type of stonefruit in a county. However, since each type is insured separately, one type can be insured and not another.

### Causes of loss

You are protected against the following:

- ✓ Adverse weather;
- ✓ Earthquake;
- ✓ Failure of irrigation water supply; if caused by insured peril during the insurance year;
- ✓ Fire;
- ✓ Insect damage and/or plant disease; unless you have insufficiently or improperly applied pest or disease control measures;
- ✓ Volcanic eruption; or
- ✓ Wildlife.



### IMPORTANT DATES

Sales Closing/Cancellation	January 31,
Acreage Reporting	March 15
Premium Billing	August 15
Termination	January 1

### INSURANCE PERIOD

Coverage begins on February 1 for each crop year. Coverage ends at the end of the insurance period on:

- ✓ July 31 for all apricots; or
- ✓ September 30 for all nectarines and peaches.



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## Coverage levels and premium subsidies

Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45



Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

## COUNTIES AVAILABLE

Stonefruit is insurable in Butte, Contra Costa, Fresno, Kern, Kings, Madera, Merced, San Benito, San Joaquin, Santa Clara, Solano, Stanislaus, Sutter, Tulare, Yolo, and Yuba counties. Stonefruit in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.



Ready to get started with a detailed acre analysis?

Contact Chief Insurance Officer, Andrew Burdock at [andrew@aerobotics.com](mailto:andrew@aerobotics.com) or (323) 891 6149

[www.aerobotics.com](http://www.aerobotics.com)



Speak to an agent