

Pecans TEXAS

Aerobotics Crop Insurance Services assists pecan 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

For pecan acreage to be insured:

- ✓ The trees must be grown in an orchard that is a minimum of 1 contiguous acre;
- ✓ Insurable trees must have produced a minimum of 600 pounds of in-shell pecans per acre in at least 1 of the previous 4 crop years, except that some states may allow a lower minimum production amount through the Special Provisions;
- ✓ You must insure all the pecan acreage (in which you have a share) in the county where your pecans are grown for harvest;
- ✓ If pecan revenue insurance is not available in your county or your acreage does not meet the minimum insurability requirements, you may be able to get insurance through a written agreement.

Causes of loss

You are protected against the following:

- ✓ Adverse weather conditions from natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- ✓ Decline in market price;
- ✓ Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- ✓ Fire, unless weeds and undergrowth are not controlled or unmulched pruning debris is not removed from the orchard;
- ✓ Insects, but not damage due to insufficient or improper application of pest control measures;
- ✓ Plant disease, but not damage due to insufficient or improper application of disease control measures;
- ✓ Wildlife;
- ✓ Earthquake; or
- ✓ Volcanic eruption.



IMPORTANT DATES

Sales Closing/Cancellation	January 31
Acreage Report due	March 15
Premium Billing	August 15
Termination	January 31

INSURANCE PERIOD

Pecan insurance coverage is available only in two-year coverage modules. As long as you have an insurable interest in the orchard, you must stay in the program for at least two consecutive years. You must apply for coverage with a crop insurance agent on or before January 31 to insure the crop you plan to harvest in both years. Coverage begins on February 1 of each crop year. In the year that you apply, we will inspect all your pecan acreage and will notify you if we accept or do not accept your application no later than 30 days after the sales closing date.

All policies automatically renew after the end of each two-year coverage module unless you notify your crop insurance agent in writing that you want to cancel coverage by the January 31 cancellation date.



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Coverage levels and premium subsidies

The coverage level, premium rate, and insurance amount (guarantee) remain the same for each year in the two-year coverage module. The guarantee is based on your approved average revenue per acre. Your approved average revenue per acre is determined from your average gross sales of pecans per acre for the most recent four to six years. If you do not have production records for at least four years, you will be assigned a transitional revenue yield (T-Revenue). Indemnity payments are calculated for each year individually.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	38	32

You can choose a coverage level from 50 to 85 percent of your approved average revenue, or Catastrophic Risk Protection (CAT) coverage based on 27.5 percent of your approved average revenue.

For CAT coverage, you pay an administrative fee of \$655 and 100 percent of the premium is subsidized. Higher coverage levels are subsidized at lower rates and USDA pays at least 38 percent of the premium. Premium and administrative fees are due annually for each year of the two-year coverage module.



Ready to get started with a detailed acre analysis?

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

www.aerobotics.com



Speak to an agent