



November 1, 2018

November 20th Deadline Nears for Fruit Producers

Deadline to purchase a new Federal Crop Insurance Policy for apples, grapes or peaches, or, to purchase NAP coverage on all other fruit crops is November 20th. The same November 20th deadline applies to **canceling** an existing Federal Crop Insurance policy along with the deadline to make **changes** to an existing Federal Crop Insurance policy.

Crop insurance for **apples** is available in **all** Massachusetts counties. Crop insurance for **grapes** is available in **Bristol** County. Crop insurance for **peaches** is available in **Bristol, Essex, Franklin, Hampshire, Hampden, Middlesex & Worcester** counties. Crops grown in other Massachusetts counties not covered as noted above may be insured by a **Written Agreement** (a process completed by a licensed Federal Crop Insurance agent using existing actuarial data from neighboring counties) if specific criteria are met. Other fruit crops may also be insured under a Written Agreement. If crop insurance is not available, protection is available through the Non-insured Crop Disaster Assistance Program (NAP) from the USDA - Farm Service Agency (FSA) Office that serves your farming operation. For 2019, only **Catastrophic (CAT)** level coverage (50% yield/55% price) is available since "Buy-Up" coverage under NAP expired on **9/30/18**.

Another option that fruit growers should explore is obtaining coverage through the **Whole Farm Revenue Protection Program (WFRP)**. WFRP is a revenue based policy that provides varying coverage levels to your historical average revenues using your IRS Schedule F to establish your farm's historic adjusted gross revenue. An important restriction is that you may not have a WFRP policy and have the Catastrophic (CAT) level of coverage on an insurable crop. Deadline to purchase a WFRP policy is **March 15th** but please bear in mind that if you have an existing CAT policy on either apples, grapes and/or peaches you must **cancel** that **CAT** coverage or upgrade to a "Buy-Up" policy by **November 20** to purchase WFRP coverage.

For more information on these and other related topics, you are encouraged to visit the RMA website at www.rma.usda.gov and the FSA website at www.fsa.usda.gov or contact UMass Extension Agricultural Risk Management Educators, Paul Russell at pmrussell@umass.edu or Tom Smiarowski at tsmiarowski@umass.edu.

Federal Crop Insurance policies are sold through licensed, private Federal Crop Insurance agents. A list of crop insurance agents is available on the RMA website at: <http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#/>. NAP coverage is obtained at the local USDA-FSA Office that serves your farming operation.

UMass Extension works in partnership with the USDA Risk Management Agency (RMA) to educate Massachusetts producers about Federal Crop Insurance and Risk Management Programs. For more information, please visit www.rma.usda.gov or contact UMass Risk Management Specialists Paul Russell at pmrussell@umass.edu or Tom Smiarowski at tsmiarowski@umext.umass.edu

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