

# CROP

I N S U R A N C E

# AVOCADOS

CALIFORNIA

**PA** PRO  
AG

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# AVOCADO CROP INSURANCE

## CAUSES OF LOSS

Marketing tools and crop insurance are among the basic building blocks of managing profit and risk. Your ProAg® agent will assist you in reviewing and analyzing multiple factors impacting your risk management decisions. Avocado crop insurance is available to protect your operation against the unavoidable loss of production due to:

- (1) Adverse weather conditions;
- (2) Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- (3) Insects and disease, but not damage due to insufficient or improper application of control measures;
- (4) Wildlife;
- (5) Earthquake;
- (6) Volcanic eruption; or
- (7) Failure of the irrigation water supply.

## AVAILABILITY

This program is offered in six counties—San Diego, Riverside, Orange, Ventura, Santa Barbara and San Luis Obispo.

## INSURABLE TYPES

In order to participate in the program your orchard must be irrigated. This insurance applies only to the Hass or Lamb-Hass avocado.

## INSURANCE PERIOD & CLAIMS

The sales closing date is November 30. The insurance period begins on December 1st of the crop year and ends on the second October 31 of the crop year.

Claims will be settled on a unit basis based upon the actual production history (APH) per acre, the level of coverage and the number of acres that are insured. A payment will be made when the actual production is less than the unit guarantee.

## COVERAGE & POLICY OPTIONS\*

Marketing tools and crop insurance are among the basic building blocks of managing profit and risk. Your ProAg agent will assist you in reviewing and analyzing multiple factors impacting your risk management decisions –

- Actual production history;
- Coverage levels (ranging from 50-75%);
- Unit structure which determines how your acreage is grouped for loss settlement; and
- Policy options such as yield adjustments.

## PILOT QUARANTINE ENDORSEMENT

The pilot quarantine endorsement is designed as an amendment to existing avocado policies in California. The policy has been designed to mitigate the impact of a qualifying quarantine. A quarantine qualifies if it is due to a pest infestation or disease, and is imposed by either the USDA's Animal and Plant Health Inspection Service or the California Department of Food and Agriculture.

Coverage is limited to actual production losses, mandated crop destruction, and/or unavoidable growth or deterioration that may occur during the quarantine period. Losses will be adjusted under the terms of the underlying base crop insurance policy.

FOR MORE INFORMATION:  
**CONTACT YOUR  
PROAG AGENT TODAY!**

ProAg® is among the fastest growing crop insurance companies in the industry. We strive to serve our clients' best interests by remaining singularly focused on our specialized line of business – crop insurance. While our nation weathers economic storms, ProAg, as a wholly owned subsidiary of CUNA Mutual Group, is positioned as a financially strong and well-capitalized insurer. With more than 80 years of service to our agents & insureds, we stand committed to continuing the principles that ProAg was founded on: **Integrity, Loyalty and Customer Service.**

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The information in this brochure is a general overview of the program. Please consult your local ProAg agent to confirm availability in your region.

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