USDA’s Risk Management Agency
CROP INSURANCE for COFFEE

2 TYPES OF COVERAGE AVAILABLE
TREE COVERAGE & CHERRY COVERAGE
CHOOSE EITHER OR BOTH:

- Hawaii Tropical Tree policy for Coffee Trees
- Hawaii Tropical Fruit policy for Coffee Cherry

BOTH POLICIES COVER AGAINST UNAVOIDABLE DAMAGE OR LOSS DUE TO
- Adverse weather conditions
- Insects and disease, when sufficient and proper control measures in place
- Wildlife
- Fire due to natural causes, weeds, undergrowth controlled and debris is removed
- Volcanic eruption, Earthquake, Tsunami
- Failure of irrigation water supply due to insured causes

COVERAGE LEVELS AVAILABLE FOR BOTH POLICIES
- CATASTROPHIC (CAT) COVERAGE: 27.5% Coverage
- BUY-UP COVERAGE: 50% - 75% coverage

WHAT IS REQUIRED TO BEGIN COVERAGE?
- Complete application signed and submitted by deadline
- Yield history report for cherry, if available
- Acreage Report
- Report of tree age, spacing, count etc.
- Crop Insurance Company inspection

COFFEE TREE COVERAGE DETAILS
- Apply by Dec. 31 prior to the insurance crop year.
- Trees must be set out in the farm prior to the Jan. 1 attachment date.
- Covers against damage or destruction of trees due to insured causes.
- Coverage begins Jan 1 and ends Dec 31.
- Trees are valued at USDA-RMA published prices based upon age, irrigation practice and density.
- Tree Policy covers destruction of live trees, to control spread of disease and as authorized by insurance provider.

TREES COVERAGE OPTIONS
OPTIONAL UNITS:
Farm Blocks that are non-contiguous may be listed as separate units for insurance. Contiguous blocks that meet guidelines for Written Unit Agreements may also be separate units.

TREE POLICY: OCCURRENCE LOSS OPTION
Changes deductible to “per tree” once damage exceeds 3%.

COMPREHENSIVE TREE VALUE
Provides an additional benefit for destroyed trees:
- 50% payable at the time land has been cleared
- 50% payable at the time the land has been replanted to coffee trees or any perennial crop.

COFFEE CHERRY COVERAGE DETAILS
- Apply by December 31 prior to the insurance crop year.
- Covers crop produced on trees that >24 months on the Jan. 1 attachment date.
- Provides Cherry Weight production guarantee based upon approved yield, determined from actual yields, Transitional Yields, or a combination of these. Appraisals of unharvested production and RMA-approved yields may also be used to determine guarantees.
- The coverage period begins Jan. 1 and ends May 31 of the year following the year coverage began (18 month coverage period).

CHERRY COVERAGE OPTIONS
OPTIONAL UNITS:
Farm Blocks that are non-contiguous or certified organic may be listed as separate units for units. Contiguous blocks that meet guidelines for Written Unit Agreements may also be separate units.

YIELD CUPS AND YIELD ADJUSTMENTS:
Approved Yields may be kept at levels higher than historical averages under these options, reducing the affect loss years have on the overall yield history.
## COST AND COVERAGE EXAMPLES

### 2019 HAWAII COUNTY COFFEE / COFFEE TREE CROP INSURANCE COST & COVERAGE EXAMPLES

<table>
<thead>
<tr>
<th>COFFEE CHERRY EXAMPLE 1 – 1 acre</th>
<th>Coverage Level</th>
<th>CAT</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
<th>70%</th>
<th>75%</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Subsidized Premium</td>
<td>$0</td>
<td>$14</td>
<td>$21</td>
<td>$27</td>
<td>$38</td>
<td>$52</td>
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<td>3000 LB APPROVED YIELD</td>
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<thead>
<tr>
<th>COFFEE CHERRY EXAMPLE 2 – 1 acre</th>
<th>Coverage Level</th>
<th>CAT</th>
<th>50%</th>
<th>55%</th>
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<th>70%</th>
<th>75%</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Subsidized Premium</td>
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<td>$22</td>
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<tr>
<td>5000 LB APPROVED YIELD</td>
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<thead>
<tr>
<th>COFFEE CHERRY EXAMPLE 3 – 1 acre</th>
<th>Coverage Level</th>
<th>CAT</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
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<th>70%</th>
<th>75%</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Subsidized Premium</td>
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<table>
<thead>
<tr>
<th>COFFEE TREE EXAMPLE – 100 trees 37+ MONTHS</th>
<th>Coverage Level</th>
<th>CAT</th>
<th>50%</th>
<th>55%</th>
<th>60%</th>
<th>65%</th>
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<td></td>
<td>Subsidized Premium</td>
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<td>Premium w/OLO Option</td>
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Premium Examples shown above apply to growers who are compliant with the USDA’s Highly Erodible and Wetland Conservation Certification guidelines and/or have a current certification on file at USDA Farm Service Agency (FSA) by the billing date for the policy. For more information on filing or updating your Conservation Compliance paperwork, please contact the FSA for your county:

- Hawaii County: (808) 933-8381
- Honolulu County: (808) 541-2600
- Kauai County: (808) 245-9014
- Maui County: (808) 567-6868

Administrative Fees per policy/per crop are not reflected in the above example, and are per policy / per year:

- CAT: $655
- Buy-up Levels: $30

Veterans are exempt from fees. Beginning Farmers can apply for fee exemption and additional subsidies.

These premium estimates are for example purposes only, using current rates, price elections, and example yields and tree counts. Your premium will be based upon your individual approved yield and tree counts, and will vary from these examples. Please call for a quote specific to your farm showing all available levels and options.

This worksheet includes estimated premiums using 2020 Rates and 2019 Price Elections. 2020 prices are published Fall 2019. 2020 Price Elections are part of the premium computation and could increase premiums from amounts show above.

Manage your risk. Work with an agency trusted by growers.

Lind Insurance Services specializes in crop insurance. Agent Bonnie Lind has been working with growers in Hawaii since 1998, demonstrating a long-standing commitment to the stability of Hawaii agriculture.

Our main focus is offering the programs developed, reinsured and regulated by the USDA’s Risk Management Agency (RMA), and we maintain the USDA Risk Management Agency’s certifications required to represent its programs.

Lind Insurance Services works only with the most established and experienced professionals in the Crop Insurance industry. Our clients deserve the best customer service, efficient field services and prompt claim response, and these values are reflected in the USDA’s Approved Insurance Providers that we are appointed by.

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