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**AGRICULTURE**

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**NOVEMBER 20 IS THE DEADLINE FOR FRUIT CROP INSURANCE  
IN NEW JERSEY**

November 20 Is the Deadline for Fruit Crop Insurance in New Jersey

New Jersey producers who grow apples, peaches, blueberries, and cranberries who are interested in crop insurance must contact a crop insurance agent before November 20, 2009. Additionally, current policyholders have until November 20 to make any changes to existing policies. Producers who grow other fruit crops are encouraged to contact the Farm Service Agency about the Noninsured Crop Disaster Assistance Program (NAP), in which a wider variety of fruits also have a November 20 deadline. They can also ask a crop insurance agent about requesting a written agreement, which provides coverage on crops that are insurable elsewhere but not in the producer's county. A last option to insure fruit is an insurance tool called Adjusted Gross Revenue, which insures whole-farm revenue instead of individual crops.

Crop insurance is an important risk management tool and also a producer's gateway to federal crop disaster payments. In order to be eligible for SURE, the federal crop disaster assistance program, producers must carry crop insurance or NAP on each crop on the farm. The higher levels of coverage the producer purchases, the higher his/her SURE guarantee will be.

Crop insurance protects from most natural disasters, including hail, wind, frost, drought, excess precipitation, and in some cases disease, insects, and wildlife. Yield guarantees are calculated from a producer's historical yield, and payments are issued if the actual yield is significantly less than guaranteed yield.

For more information or a list of New Jersey crop insurance agents, contact the Garden State Crop Insurance Education Team at 1-800-308-2449 or visit <http://www3.rma.usda.gov/tools/agents/>.