



FLORIDA
INSURANCE & DISASTER
PROGRAM OPTIONS
CLAM GROWERS



COUNTIES

PROGRAM OPTIONS

Brevard Charlotte Collier Dixie Franklin Indian River Lee Levy Manatee St Johns Volusia Wakulla	Non-Insured Disaster Program (NAP)
All Counties	Emergency Assistance for Farm Raised Fish (ELAP) WFRP MicroFarm

USDA FARM SERVICE AGENCY PROGRAMS FOR FLORIDA CLAM GROWERS

Insurance Policy or Disaster Program	Noninsured Crop Disaster Assistance Program (NAP)	Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish (ELAP)
Records Needed Revenue Needed Other Restrictions	No growing history for Catastrophic (CAT). Buy-Up requires a minimum of one (1) year. Starting inventory is required. Adjusted Gross Income <\$900,000. Indemnity capped at \$125,000 per crop year, per entity (CAT) and \$300,000 for those with buy-up coverage.	No growing history required. Starting inventory is required Adjusted Gross Income less than \$900,000
Paperwork Needed to Apply and for Crop Loss	USDA FSA CCC-471, Application for Coverage; FSA 578, Farm Summary Report USDA FSA CCC-860, if applicable**, USDA FSA CCC-576, Notice of Loss/Application for Payment; USDA FSA CCC-941, Adjusted Gross Income Certification	Starting inventory report submitted by September 30th for new crop year USDA FSA CCC-934: Notice of Loss, application due by 1/30 after program year in which loss occurred. Before and after inventories. Death loss records. Proof of eligibility (AQ Certification, Lease Information).
Coverage Levels Offered	Catastrophic: 50% production at 55% of price Buy-Up: 50% to 65% production and 100% of price, at 5% increments	75% of losses. 90% of losses for beginning, limited resource, socially disadvantaged, and veteran producers
Insurable Causes of Loss	Damaging weather: drought, freeze, hail, excessive moisture, excessive wind or hurricanes. Adverse natural occurrences, such as earthquake or flood conditions related to damaging weather such as excessive heat, volcanic smog, or insect infestation. Must occur during coverage period, before or during harvest.	Adverse weather or loss conditions, including but not limited to: earthquakes, excessive heat, excessive wind, flooding, freezing, hurricanes, tidal surge, tornadoes, and volcanic eruptions.
Premium Subsidies	Administrative fee waived and buy-up premiums have a 50% discount for beginning, limited resource, socially disadvantaged, and veteran farmers	No premium, as this is a disaster program.
Sales Closing Dates	September 30	No sales closing date
Insurance Period Begins	Later of date the application is filed or the date crop is planted October 1 – September 30 is program period	January 1 - December 31 is program period
Price Coverage	Prices are determined by the USDA FSA State Committee	Prices are determined by the USDA FSA State Committee
Policy Cost	Cost is \$325 administrative fee per county per crop, plus any buy-up coverage**	Not Applicable
Other	Insurable cause of loss must be reported within 72 hours of discovery* Annual certification of facility location by September 30	Insurable cause of loss must be reported within 30 days after loss is apparent

* Mollusks are a Value Loss crop (not yield loss) and the loss calculation is based on the difference in inventory before and after the disaster event, adjusted for normal mortality

** Fee waiver applies to beginning, limited resource, socially disadvantaged, and veteran farmer

USDA RISK MANAGEMENT AGENCY FLORIDA CLAM CROP INSURANCE POLICIES

Insurance Policy or Disaster Program	Whole Farm Revenue Protection (WFRP)	Micro Farm Program (Revenue Protection)
Records Needed Revenue Needed Other Restrictions	Five (5) years of tax records and sales history \$17 million revenue cap, No more than 50% of commodities purchased for resale	Three (3) years of tax records and sales history First year \$350,000 cap, \$400,000 after first year No more than 50% of commodities purchased for resale
Paperwork Needed to Apply	Five (5) years schedule F or substitute schedule F Farm Operation Report	Three (3) years schedule F or substitute schedule F Farm Operation Report
Coverage Levels Offered	50% to 85%, in 5% increments No catastrophic (CAT) coverage	50% to 85%, in 5% increments No catastrophic (CAT) coverage
Insurable Causes of Loss	Revenue loss due to an unavoidable natural cause of loss which occurs during the insurance period. Uninsurable causes of loss include those items which were not caused by a natural event.	Revenue loss due to an unavoidable natural cause of loss which occurs during the insurance period. Uninsurable causes of loss include those items which were not caused by a natural event.
Premium Subsidies	Farms insuring two or more commodities will get subsidy (diversification requirements)*	Premium subsidy based on coverage level elected Whole-farm premium subsidies are available
Sales Closing Dates	Calendar year filers (tax): 2/28 for Florida Late fiscal year filers: 11/20	Calendar year filers (tax): 3/31 for Florida Late fiscal year filers: 11/20
Insurance Period Begins	Duration of tax year (depending on filing date)	Duration of tax year (depending on filing date)
Other	Insurable cause of revenue loss must be reported within 72 hours of discovery	Insurable cause of revenue loss must be reported within 72 hours of discovery

* Two or more commodities get "whole-farm premium subsidy." Farms with one (1) commodity get "enterprise premium subsidy." Farms with two (2) or more commodities get a larger subsidy. Also, subsidy depends on the coverage level - lower coverage levels get higher subsidies