Fact sheet:
Crop Insurance Options for Specialty Crop Producers

Specialty crop producers grow a variety of products including fruits, vegetables, and tree nuts. They may also produce flowers or fiber or operate horticulture and floriculture nurseries. The wide variety of specialty crops makes their producers' individual needs different from those of commodity growers. For this reason, the U.S. Department of Agriculture Risk Management Agency (RMA) offers insurance coverage options designed to serve specialty producers.

Individual specialty crop coverage

Similar to the coverage available to commodity crop growers, specialty crop producers are able to protect themselves from loss due to natural perils such as hail, drought, wind, frost, excess moisture, disease, and pest infestations through insurance policies for their individual crops.[1]

Options include:

- **Yield protection:** Covers the operation in cases of low yields caused by natural perils
- **Revenue protection:** Provides coverage when low yields or market fluctuations result in revenue below the expected amount for the operation

Yield and revenue protection apply to a single type of crop, with additional crops requiring additional policies. Specialty crops eligible for individual policies are listed below. Eligibility is determined by location, and coverage is not available in all areas. Consult a crop insurance agent to determine local coverage.

Speciality crops eligible for individual coverage

- **Almonds**
- **Apples**
- **Apple trees**
- **Apricots** (fresh, processing)
- **Avocados**
- **Avocado trees**
- **Bananas**
- **Banana trees**
- **Beans** (dry, fresh market, processing)
- **Blueberries**
- **Cabbage**
- **Caneberries**
- **Carambola trees**
- **Cherries**
- **Chile peppers**
- **Citrus** (grapefruit, limes, oranges)
- **Citrus trees** (grapefruit, lime, mandarin, orange, tangelo)
- **Clary sage**
- **Coffee**
- **Coffee trees**
- **Cranberries**
- **Cucumbers**
- **Figs**
- **Grapes**
- **Grapevine**
- **Hemp**
- **Hybrid popcorn seed**
- **Hybrid sweet corn seed**
- **Hybrid vegetable seed**
- **Kiwifruit**
- **Lemon trees**
- **Lemons**
- **Macadamia nuts**
- **Macadamia trees**
- **Mandarins/tangerines**
- **Mango trees**
- **Mint**
- **Nectarines** (fresh)
- **Nursery** (field grown and container)
- **Nursery value select**
- **Olives**
- **Onions**
- **Papaya**
- **Papaya trees**
- **Peaches** (cling processing, freestone fresh, freestone processing)
- **Pears**
- **Peas** (dry, green)
- **Pecans**
- **Pecan trees**
- **Peppers**
- **Pistachios**
- **Plums**
- **Pomegranates**
- **Potatoes**
- **Prunes**
- **Pumpkins**
- **Raisins**
- **Strawberries**
- **Sweet corn** (fresh, processing)
- **Sweet potatoes**
- **Table grapes**
- **Tangelos**
- **Tangerine trees**
- **Tangors**
- **Tomatoes** (fresh, processing)
- **Walnuts**

Sources

1 O'Rourke, Melissa. "Specialty Crop Insurance Options – Overview and Resources." Iowa State University Extension and Outreach, June 2021, extension.iastate.edu/agdm/crops/html/a1-62.html. Accessed February 2024.

Whole Farm Revenue Protection

Whole Farm Revenue Protection (WFRP) provides a safeguard for an entire operation under a single policy and is not limited by location, making it an attractive option for diversified speciality operations. It is the first crop insurance program available in all counties in the U.S. and provides coverage for both crops and livestock, with the exceptions of timber, forest, forest products, and animals for sport, show, or pets.

To qualify for coverage, producers must provide five consecutive years of Schedule F tax history. Beginning and veteran farmers can qualify with just three years of records. The information establishes an operation's allowable or expected revenue on which the policy is determined. Coverage is available from 50% to 85% of the crop's expected revenue, up to $17 million.

Producers can also include anticipated growth in their coverage. The growth can come from anything that increases capacity, from added acreage to new equipment such as greenhouses. In addition, steady growth can be insured when at least five years of Schedule F tax information is provided. Expected revenue increases from the completion of organic certification are also insurable.

Micro Farm

A subprogram of WFRP, Micro Farm is designed for small-scale operations. Coverage is available to operations with annual revenue less than $350,000. Producers can qualify for this coverage with three consecutive years of Schedule F tax forms, making the program more accessible. Micro Farm coverage can also protect anticipated revenue from value-added products, such as processed meat or jams and preserves.

Similar to WFRP, Micro Farm gives operations room to grow. Producers who can provide five years of revenue history showing consistent growth can include expected growth in their policy's coverage. Operations expecting additional revenue from an increase in the number of acres or organic certification can insure for growth as well. The revenue cap for these operations is $400,000 in subsequent years.

Written agreements

Written agreements can be used to request coverage for an individual specialty crop if it is not available in the producer's county. To qualify for specialty crop coverage, producers must supply farming history of that or a similar crop in the county and letters from agronomists or agriculture experts testifying to the crop's viability in the area.

Next steps

Producers interested in federal crop insurance should connect with a crop insurance agent. The best ways to find an agent are to ask fellow producers for recommendations or visit RMA's Agent Locator Tool at public-rma.fpac.usda.gov/apps/AgentLocator.

Additionally, RMA has specialty crop liaisons ready to assist specialty producers with crop insurance questions. Find regional liaisons at rma.usda.gov/Topics/Specialty-Crops.

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