



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Potatoes

Nevada

Crop Insured

Russet and all other varieties of potatoes that are grown in irrigated fields can be insured. Potatoes planted with certified seed for human consumption must be insured. Unless allowed by the special provisions or by written agreement, the policy does not cover potatoes that are:

- Planted into an established grass or legume; or
- Interplanted with another crop.

Counties Available

Potatoes are insurable in Humboldt. Potatoes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Earthquake
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Wildlife⁴

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³But not damage due to insufficient or improper application of control measures.

⁴Unless wildlife control measures have not been taken.

Insurance Period

Insurance begins when the potatoes are planted and ends at the earliest of:

- Total destruction of the potatoes
- Harvest of the crop
- Final adjustment of a loss
- Abandonment of the crop
- Calendar date specified in the policy

Important Dates

Sales ClosingMarch 15
 Final Planting Date.....May 20
 Acreage Reporting Due July 15

*Dates may vary by county. Please see your agent for specific information.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average potato yield of 400 cwt. per acre would result in a 200 cwt. Per acre guarantee at the 50-percent coverage level.

Catastrophic (CAT) Coverage is fixed at **50 percent** of your average yield and **55 percent** of the price election.

Price Election: Used to calculate your premium or indemnity.

2009 Price: \$6.45 cwt

Cost of Crop Insurance

The Agricultural Risk Protection Act of 2000 raised the subsidies for federal crop insurance premiums substantially. For CAT coverage, growers pay an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates; USDA pays at least 50 percent of the premium. For more detailed information about the amounts of coverage and premiums, please contact a crop insurance agent.

Loss Example

Example assumes an average yield of 400 cwt. per acre, winter planted in kern county, 65-percent coverage level, basic units, and 100-percent share.

400	Cwt. per acre average yield (APH)
x <u>.65</u>	Coverage level
260	Cwt. per acre guarantee
- <u>200</u>	Cwt. per acre actually produced
60	Cwt. per acre loss
X <u>6.45</u>	Price election (at 100 percent)
\$ 387.00	Gross indemnity per acre

Where to Purchase Crop Insurance

All multi-peril crop insurance, including CAT coverage insurance policies are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at:

<http://www3.rma.usda.gov/tools/agents/>

Regional Contact for RMA

USDA/Risk Management Agency
Davis Regional Office
430 G Street, # 4168
Davis, CA 95616
Telephone: 530-792-5870
Fax: 530-792-5893
E-mail: rsoca@rma.usda.gov

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