



United States Department of Agriculture
Risk Management Agency

May 2012

2012 COMMODITY INSURANCE FACT SHEET

Potatoes

California

Crop Insured

Russet and all other varieties of potatoes that are grown on irrigated fields can be insured. Potatoes planted with certified seed for human consumption must be insured. The policy does not cover potatoes that are:

- Planted into an established grass or legume; or
- Grown on acreage on which potatoes were planted the crop year before unless:
 - Allowed by a written agreement in Modoc or Siskiyou counties:
 - In Kern and Riverside counties, the land was properly fumigated prior to planting potatoes: or
 - In San Joaquin County, the land was properly treated with a nematicide/ insecticide before planting potatoes.

Counties Available

Potatoes are insurable in Kern, Modoc, Riverside, San Joaquin and Siskiyou counties. 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
 Wildlife

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.

Important Dates

Sales Closing

Fall Planted.....July 1

Winter/Summer PlantedNovember 30
 Spring PlantedDecember 15
 Intermountain area.....March 15

Acreage Reporting

Fall Planted.....January 15
 Winter PlantedMarch 30
 Summer Planted.....October 1
 Spring PlantedMay 30
 Intermountain area.....July 15

Dates vary by county. Please contact an agent for specific information.

Insurance Period

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

- 1) Total destruction of the potatoes;
- 2) Harvest of the crop;
- 3) Final adjustment of a loss;
- 4) Abandonment of the crop; or
- 5) Date specified in the policy.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. The unit of measure used is hundredweight (cwt.). 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. You may select 55 to 100 percent of a price announced by RMA. Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election.

Price Election

The price used to calculate the premium and indemnity. Price elections are re-calculated each year. Contact a crop insurance agent for the current price election.

Cost of Crop Insurance

CAT coverage has an application fee of \$300 with 100 percent of the premiums being subsidized. Higher coverage levels are subsidized at lower rates though USDA pays at least 50 percent of the premium. For more detailed information about coverage and premium amounts, please contact a crop insurance agent or your local county Farm Service Agency office for an agent listing.

Loss Example

Assume 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
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>11.40</u>	Price election (at 100 percent)
\$ 684	Gross indemnity per acre

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT 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/apps/agents/>

Regional Contact

USDA/Risk Management Agency

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