



United States Department of Agriculture
Risk Management Agency

May 2012

2012 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
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 ClosingMarch 15
Final Planting Date.....May 20
Acreage Reporting Due July 15

Dates may vary by county. Contact your crop insurance 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 RMA announces. 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 your premium and indemnity.

Potatoes.....**\$6.50 per cwt.**

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

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

400	cwt. per acre average yield
x .65	Coverage level
260	cwt. per acre guarantee
- 200	cwt. per acre actually produced
60	cwt. per acre loss
x 6.50	Price election (at 100 percent)
\$390	Gross indemnity per acre

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

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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/app/agents/>

Regional Contact

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