



United States Department of Agriculture
Risk Management Agency

May 2012

2012 COMMODITY INSURANCE FACT SHEET

Small Grains

Nevada

Crop Insured

Barley, Oats and Wheat

- Grown for the production of grain, not forage.
- Irrigated production practices are insurable, as are fall and spring planted crops.
- Additional coverage endorsements are available for winter wheat.
- Coverage for all types of small grains may not be available in all counties.
- Producers must insure all or none of their acreage of each type of small grain in the county but do not have to insure all types of small grain.
 - For example, you may insure all your wheat and none of your barley.
- The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

Programs Available

Yield Protection: The yield protection guarantee is determined by multiplying the production guarantee by the projected price.

Revenue Protection: The revenue protection guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price (not applicable to Oats).

Revenue Protection with Harvest Price Exclusion: The revenue protection guarantee is determined by multiplying the production guarantee by the projected price (not applicable to Oats).

Counties Available

Small grains are insurable in multiple counties, by type. Small grains 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
 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 Dates²

Barley

Humboldt and Pershing
 Sales Closing.....October 31
 Acreage ReportJune 15²
 All Other Counties
 Sales Closing.....March 15
 Acreage ReportJuly 15

Oats

Sales Closing.....March 15
 Acreage Report.....July 15

Wheat

Sales Closing.....October 31
 Acreage Report.....June 15¹

¹Winter Coverage Endorsement— Nov 15

²Contact an agent for actual dates in your area.

Insurance Period

Insurance coverage begins when the crop is planted and ends no later than the following October 31.

Coverage Levels and Premium Subsidies

Your production measured in bushels of grain. You can select a coverage level from 50 to 75 percent. Your approved average yield is based on from 4 to 10 years of production records. Catastrophic Risk Protection (CAT) coverage is available under the

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.

yield protection plan but not the revenue plans. CAT coverage is based on 50 percent of your approved yield and 55 percent of the price.

Projected Price Coverage

The prices below are used to calculate your premium and liability

Barley	\$5.60
Oats.....	\$3.25
Wheat.....	\$8.05
Harvest Price for Revenue Coverage	
Barley.....	To be announced¹
Wheat.....	To be announced¹

¹See a crop insurance agent for the 2012 projected or harvest price. Prices used above are for example only. Contact a crop insurance agent for current information.

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 Wheat Indemnity

Assume 65-percent coverage level, 100-percent price election, yield of 90 bushels per acre, and 100-percent share.

	90	Bushels per acre average yield
x	.65	Coverage level percentage
	59	Bushels per acre guarantee
-	14	Bushels per acre actually produced
	45	Bushels per acre loss
x	<u>\$8.05</u>	Projected Price
	\$362	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

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