

Davis Regional Office — Davis, CA

Revised February 2014

Dry Beans

Arizona

Crop Insured

Edible dry beans (Pinto) can be insured under the dry bean crop provisions. Insured acres must be irrigated. Other types may be insured by written agreement.

Counties Available

Dry beans are available for insurance in Graham and Cochise counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Insurance begins when the beans are planted and ends at the earliest occurrence of one of the following:

- Total destruction of the beans;
- Final adjustment;
- Harvest of the unit; or
- October 31.

Important Dates

Sales Closing/Cancellation.....February 28, 2014
Earliest Planting.....June 1, 2014
Final Planting.....July 10, 2014

Acres/Production Reporting.....July 15, 2014
Premium Billing.....August 15, 2014
Termination.....February 28, 2015

Coverage Levels and Premium Subsidies

The insurance guarantee is production measured in pounds of beans. Individual amounts of insurance are based on the grower's production history. Each grower's approved average yield is calculated from 4 to 10 years of production records by an insurance agent. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of \$300 per crop per county, regardless of the acreage.

Price Election

The price used to calculate your premium and indemnity:

Pinto Beans.....\$0.31 per pound

Loss Example

Assume an actual production history (APH) yield of 600 pounds per acre, 75-percent coverage level, pinto beans with a price election of \$0.31 per pound, and a 100-percent share. Price used below is for example only.

600	Pounds per acre average yield (APH)
x 0.75	Coverage level
450	Pounds per acre guarantee
- 200	Pounds per acre actually produced
250	Pounds per acre loss
x \$0.31	Price election
\$78.00	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 at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

USDA/RMA

Davis Regional Office

430 G Street, #4168

Davis, CA 95616

Telephone: (530) 792-5870

Fax: (530) 792-5893

E-mail: rsoca@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at:
www.rma.usda.gov/pubs/rme/fctsht.html

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.