

United States

Agriculture

**Davis Regional Office - Davis, CA** 

**Revised March 2014** 

# **Sugar Beets** California

## **Crop Insured**

All sugar beets are insurable in county if grown under a contract with a processor for processing as sugar.

## **Counties Available**

Sugar beets are insurable in Imperial County. Sugar Beets in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

## **Causes of Loss**

You are protected against the following:

- Adverse weather conditions; •
- Failure of irrigation water supply, if caused by an • insured peril during the insurance year;
- Fire, unless weeds and undergrowth are not • controlled;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife, unless recommended wildlife control • measures have not been taken.

## Insurance Period

Coverage begins when the sugar beets are planted and ends at the earliest of:

- Total destruction of the crop on the unit; •
- Harvest of the crop in the unit; •
- Final adjustment of a loss on a unit; ٠
- July 15 for Imperial county; or
- Delivered production equals amount of contracted ٠ production.

## Important Dates

Sales Closing/Cancellation	August 31, 2013
Acreage/Production Reporting	. January 15, 2014
Final Plant Date	October 15, 2013
Premium Billing	July 1, 2014
Termination	

#### **Coverage Levels and Premium Subsidies**

Individual amounts of insurance are based on a your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to 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 65percent 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.

Sugar Beets ...... \$58.55 per ton

#### Loss Example

Assume, an average yield of 40 tons per acre, 75-percent coverage level, irrigated, and one basic unit, 100-percent share.

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.

40Tons per acre average yield (APH)x 0.75Coverage level30Tons per acre guarantee- 20Tons per acre actually produced10Tons per acre lossx \$58.55Price election (at 100 percent)

**\$585.50** 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 at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

#### **Contact Us**

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