

Davis Regional Office - Davis, CA

Revised March 2014

Dry Beans

Utah

Crop Insured

Edible dry beans (Irrigated and non-irrigated pinto and non-irrigated Anasazi) can be insured under the dry bean crop provisions. Other types may be insured by written agreement.

Counties Available

Dry beans are insurable in San Juan County. Dry beans may be insurable in other counties 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;
- 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 coverage begins when the beans are planted and ends at the earliest of:

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

Important Dates

Sales Closing/Cancellation.....March 15, 2014
Earliest Planting.....May 16, 2014
Final Planting.....June 15, 2014
Acreage/Production Reporting.....July 15, 2014
Premium Billing.....August 15, 2014

Termination.....March 15, 2015

Price Election

The price used to calculate your premium and indemnity.

Pinto.....**\$.31 per pound**
Anasazi.....**\$.45 per pound**

Coverage Levels and Premium Subsidies

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.

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 \$.31 per pound, and 100-percent share.

600	Pounds per acre average yield (APH)
x .75	Coverage level
450	Pounds per acre guarantee
- 200	Pounds per acre actually produced
250	Pounds per acre loss
x \$.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

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