

Davis Regional Office — Davis, CA

Revised August 2014

Cultivated Wild Rice

California

Crop Insured

Cultivated wild rice planted for harvest as grain is insurable in the county if:

- It is grown in a flood-irrigated, man-made field, known as a paddy; and
- It is planted for harvest as grain.

Counties Available

Cultivated wild rice is insurable in Lassen, Modoc, Shasta, Sutter, and Yolo counties. The crop may be insurable in other counties by written agreement if specific criteria are met.

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 cultivated wild rice is planted and ends at the earliest occurrence of one of the following:

- Harvest of the crop; or
- October 14.

Important Dates

Sales Closing/Cancellation

Sutter and Yolo counties February 28, 2015

All Other Counties.....September 30, 2014

Acreage Reporting.....July 15, 2015
Premium Billing.....August 15, 2015
Termination.....November 30, 2015

Coverage Levels and Premium Subsidies

Individual amounts of insurance are based on 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.

Item	Percent					
	50	55	60	65	70	75
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

For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

Catastrophic Risk

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.

Cultivated Wild Rice.....\$1.65 per pound

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

Loss Example

A claim can be filed whenever production falls short of the guarantee you choose. The amount of a loss is determined by multiplying the production shortfall by the pre-selected price.

Assume an actual production history (APH) yield of 600 pounds per acre, 50 percent coverage level on 100 acres of wild rice, and a selected price of \$1.65 per pound.

600	Pounds per acre average yield (APH)
<u>x 0.50</u>	Coverage level
300	Pounds per acre guarantee
<u>- 100</u>	Pounds per acre actually produced
200	Pounds per acre loss
<u>x \$1.65</u>	Price election
\$330	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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