

## Davis Regional Office — Davis, CA

Revised July 2014

# Potatoes

## California

### Crop Insured

Russet and other varieties of potatoes that are grown in irrigated fields and planted with certified seed are insurable. Fingerling potatoes are not insurable, unless provided by written agreement. Potatoes planted for harvest as certified seed stock, or for human consumption are insurable.

The policy does not cover potatoes that are planted into an established grass or legume, or interplanted with another crop (unless allowed by the Special Provisions or by written agreement).

Potatoes grown on acreage in which potatoes were planted the crop year before will not be insurable unless allowed by the Special Provision or by written agreement. Modoc and Siskiyou counties require a written agreement. Provisions for Imperial, Kern and Riverside counties require that land have proper fumigation prior to planting potatoes. In San Joaquin County, provisions require that land have proper treatment of nematicide/insecticide before planting potatoes.

### Counties Available

Potatoes are insurable in Kern, Imperial, Modoc, Riverside, San Joaquin and Siskiyou counties. Potatoes in other counties may be insurable 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; or
- Wildlife.

### Insurance Period

Insurance begins when the potatoes are planted. Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the potatoes;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- Date specified in the policy.

### Important Dates

#### Sales Closing/Cancellation

Most insured counties:

Fall Planted.....July 1, 2014  
Winter/Summer Planted...November 30, 2014  
Spring Planted.....December 15, 2014  
Modoc, Siskiyou.....March 15, 2015

San Joaquin:

Spring Planted.....January 1, 2015  
Summer Planted.....May 31, 2015

#### Acreage Reporting

Most insured Counties

Fall (Early).....September 15, 2014  
Fall (Mid).....November 15, 2014  
Fall (Late), Winter (Early)...January 15, 2015  
Winter (Late), Spring (Early)...March 15, 2015  
Spring (Late).....June 15, 2015  
Summer.....September 15, 2015  
San Joaquin (Spring).....May 15, 2015  
Modoc, Siskiyou.....July 15, 2015

#### Premium Billing

Most insured counties.....August 15, 2015

San Joaquin.....October 1, 2015  
 Kern (Summer).....February 1, 2016  
 Termination  
 Most insured counties.....November 30, 2015  
 Siskiyou.....March 15, 2016  
 Kern (Summer).....November 30, 2016

### 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 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. Contact a crop insurance agent for current information.

### Loss Example

Assume an average yield of 400 cwt. per acre, winter planted in Kern county, 65-percent coverage level, basic units, and 100-percent share.

|                |                                 |
|----------------|---------------------------------|
| 400            | Cwt. per acre average yield     |
| <u>x 0.65</u>  | Coverage level                  |
| 260            | Cwt. per acre guarantee         |
| <u>- 200</u>   | Cwt. per acre actually produced |
| 60             | Cwt. per acre loss              |
| <u>x 12.70</u> | Price election (at 100 percent) |
| <b>\$ 762</b>  | <b>Gross indemnity per acre</b> |

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/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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