

Davis Regional Office — Davis, CA

Revised July 2015

Sugar Beets

California

Crop Insured

All sugar beets are insurable 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.

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

Coverage begins when the sugar beets are planted and ends with the earliest occurrence of one of the following:

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

Important Dates

Sales Closing/Cancellation.....August 31, 2015
Acreage Reporting.....January 15, 2016
Final Plant Date.....October 15, 2015
Premium Billing.....July 1, 2016
Termination.....August 31, 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. 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.

Sugar Beets \$47.00 per ton

Loss Example

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

40	Tons per acre average yield (APH)
x 0.75	Coverage level
30	Tons per acre guarantee
- 20	Tons per acre actually produced
10	Tons per acre loss
x \$47.00	Price election (at 100 percent)
\$470	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: www.rma.usda.gov/tools/agent.html.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ca_rso/.

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