

Davis Regional Office — Davis, CA

Revised February 2016

Corn

California

Crop Insured

Corn may be insurable if:

- Planted for harvest as grain or silage; and
- Rates are not provided by an actuarial table, the crop may be insurable by written agreement if specific criteria are met.

Counties Available

Corn is insurable in Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties. 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;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins when the crop is planted and ends with the earliest occurrence of one of the following:

- Total destruction of the crop on a unit;
- Harvest of the crop;
- Final adjustment of a loss on a unit; or
- December 10 for grains and October 31 for silage.

Important Dates

Sales Closing/Cancellation.....	February 28, 2016
Acreage Reporting.....	July 15, 2016
Premium Billing.....	August 15, 2016
Termination.....	February 28, 2017

Definitions

Harvest Price - A price determined in accordance with the Commodity Exchange Price Provisions and used to value production to count for revenue protection.

Projected Price - A price determined in accordance with the Commodity Exchange Price Provisions.

Production Guarantee (per acre) - Number of bushels (tons for corn insured as silage) determined by multiplying the approved yield per acre by the coverage level percentage you elect.

Revenue Protection - An insurance plan that provides protection against loss of revenue due to production loss, price decline or increase, or a combination of both.

Revenue Protection Guarantee (per acre) - For revenue protection only. Your production guarantee (per acre) multiplied by the greater of the projected price or harvest price.

Yield Protection - An insurance plan that only provides protection against a production loss.

Yield Protection Guarantee (per acre) - For yield protection only. The result of your production guarantee (per acre) multiplied by your projected price.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 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.

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.

insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/tools/agent.html.

Item	Percent							
	50	55	60	65	70	75	80	85
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Late and Prevented Planting

Coverage that provides reduced protection on acreage that is planted late, that cannot be planted by the final planting date, or within the late planting period.

Loss Example

Assume one acre corn for grain, 75-percent coverage, 100 percent share, and an average yield of 150 bushels per acre.

Yield Protection Example:

150	Bushel per acre production guarantee
<u>x \$5.82</u>	Projected price
\$873.00	Per acre value of production guarantee
100	Bushels per acre actually produced
<u>x \$5.82</u>	Projected price
\$582.00	Per acre value of production-to-count
\$873.00	
<u>-\$582.00</u>	
\$291.00	Indemnity per acre

Revenue Protection Example:

150	Bushel per acre production guarantee
<u>x \$5.82</u>	Projected price
\$873.00	Per acre value of production guarantee
100	Bushels per acre actually produced
<u>x \$4.75</u>	Harvest price
\$475.00	Per acre value of production to count
\$873.00	
<u>-\$475.00</u>	
\$398.00	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

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