

# Davis Regional Office — Davis, CA

Revised August 2015

## Mint California

### Crop Insured

Peppermint is insurable if:

- A premium rate is provided by the actuarial document in which you have a share;
- The crop is planted for harvest and distillation as mint oil;
- The crop has an adequate stand of 1.5 plants per square foot by the date coverage begins; and
- The crop has been inspected and accepted by the insurance company for the first crop year or you certified the crop as having an adequate stand by the date coverage begins after the first year the crop is insured.

### Counties Available

Peppermint is insurable in Lassen, Modoc, Shasta, and, Siskiyou counties.

### 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 on each unit or part of a unit for acreage with an adequate stand on May 16. Insurance coverage ends for each unit or part of a unit with the earliest occurrence of one of the following:

- Total destruction;
- Final adjustment;
- Final harvest;
- Abandonment of the crop; or

- October 31.

### Important Dates

Sales Closing .....	March 15, 2016
Winter Coverage Option .....	September 30, 2015
Acreage Reporting .....	July 15, 2016
Winter Coverage Option .....	December 15, 2015
Premium Billing .....	August 15, 2016
Termination .....	November 30, 2016

### Reporting Requirements

You must report all the acreage with an adequate stand in which you have a share (your share at the time insurance begins) to your insurance agent. You must report the crop by type and practice.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 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							
	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

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.

### Winter Coverage Option

The provisions of the winter coverage option provide protection when any insured mint is damaged and does not meet the requirement of adequate stand before the beginning of the basic coverage. The option provides a guarantee equal to 60 percent of the total guarantee.

Coverage will begin if you elect this option at the time of application, on or before the fall sales closing date for the crop year, pay the additional premium indicated in the actuarial documents, and have not elected coverage under the catastrophic option. If you elect this option, all of the insurable acreage in the county will be insured by this option.

Optional winter coverage begins November 1 for all mint acreage with an adequate stand on this date. Insurance protection provided under this option ends on May 15, and coverage continues under the basic policy beginning the next day, May 16.

### Insurable Acreage

Coverage will not begin on any mint acreage where mint has been grown:

- In the three crop years before for all counties;
- In Siskiyou and Modoc counties where mint has been grown in the eight crop years before; or
- In Shasta and Lassen counties where mint has been grown in the six crop years before unless acreage older than the age requirements are approved to be insured in writing.

### Unit Structure

The mint policy offers a basic unit by type and share and an optional unit by section. No optional or type units are available with Catastrophic Risk Protection policies.

### Loss Example

Assume 75-percent coverage level and a 100-percent price election per pound of \$23.00 and an average yield of 100 pounds per acre actual production history (APH):

100	Pounds per acre APH
x 0.75	Percent coverage level
75	Pound per acre guarantee
x 100	Acres
7,500	Pound unit guarantee
x \$23.00	Price coverage
\$172,500	Guarantee value
3,000	Pounds harvested production
x \$23.00	Price coverage
\$69,000	Harvested value
\$172,500	Guarantee value
- \$69,000	Harvested value
<b>\$103,500</b>	<b>Loss indemnity</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: [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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