

Davis Regional Office — Davis, CA

Revised June 2015

Potatoes

California

Crop Insured

Russet and other varieties of potatoes are insurable in the county if:

- Grown in irrigated fields;
- Planted with certified seed; and
- Planted for harvest as certified seed stock, or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance.

Potatoes are not insurable if they are:

- Varieties of the fingerling type, unless provided by written agreement;
- Planted into an established grass or legume;
- Interplanted with another crop unless allowed by the Special Provisions or by written agreement; or
- 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.

Counties Available

Potatoes are insurable in Imperial, Kern, 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;
- Volcanic eruption; or

- Wildlife.

Insurance Period

Coverage begins when the potatoes are planted and 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, 2015

Winter/Summer Planted....November 30, 2015

Spring Planted.....December 15, 2015

Modoc, Siskiyou.....March 15, 2016

San Joaquin:

Spring Planted.....January 1, 2016

Summer Planted.....May 31, 2016

Acreage Reporting

Most insured Counties

Fall (Early).....September 15, 2015

Fall (Mid).....November 15, 2015

Fall (Late), Winter (Early)....January 15, 2016

Winter (Late), Spring (Early)....March 15, 2016

Spring (Late).....June 15, 2016

Summer.....September 15, 2016

San Joaquin (Spring).....May 15, 2016

Modoc, Siskiyou.....July 15, 2016

Premium Billing

Most insured counties.....August 15, 2016

San Joaquin.....October 1, 2016

Kern (Summer).....February 1, 2017

Termination

Most insured counties.....November 30, 2016

Siskiyou.....March 15, 2017

Kern (Summer).....November 30, 2017

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 russets at an average yield of 400 cwt. per acre, 75-percent coverage level, and 100-percent share.

400	Cwt. per acre average yield
<u>x 0.75</u>	Coverage level percentage
300	Cwt. per acre guarantee
<u>- 250</u>	Cwt. per acre actually produced
50	Cwt. per acre loss
<u>x \$6.45</u>	Price election
\$ 322.50	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: www3.rma.usda.gov/apps/agents.

Contact Us

USDA/Risk Management Agency
 Davis Regional Office
 430 G Street, #4168
 Davis, CA 95616
Telephone: (530) 792-5870
Fax: (530) 792-5893
E-mail: rsoca@rma.usda.gov

Download Copies from the Web

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

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