Crop Insured
Corn may be insurable if:
- Planted for harvest as grain or silage types;
- Rates are provided by the actuarial documents; and
- Crop may be insurable in other counties by written agreement if specific criteria are met.

Contact a crop insurance agent for more details.

Counties Available
Arizona - Cochise, Graham, Maricopa, and Pinal counties.
California - Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties.
Nevada - Pershing County only.
Utah - Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Grand, Iron, Juab, Millard, Salt Lake, Sanpete, Sevier, Tooele, Uintah, Utah, and Weber 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 usually 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 September 30 for silage.

Important Dates
Arizona, California, Nevada
Sales Closing/Cancellation…….February 28, 2017
Acreage Reporting……………………July 15, 2017
Premium Billing……………………August 15, 2017
Termination……………………February 28, 2018

Utah
Sales Closing/Cancellation…….March 15, 2017
Acreage Reporting……………………July 15, 2017
Premium Billing……………………August 15, 2017
Termination……………………March 15, 2018

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 - The number of bushels (tons for corn insured as silage) determined by multiplying the approved yield (per acre) by the coverage level percentage you choose.
Revenue Protection - An insurance plan that provides protection against revenue loss due to production loss, price decline or increase, or a combination of both.
Revenue Protection Guarantee - 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 - For yield protection
only, your production guarantee (per acre) multiplied by your projected price.

**Coverage Levels and Premium Subsidies**

Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you provide to an insurance agent. 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75 80 85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55 48 38</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</tbody>
</table>

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.

**Late and Prevented Planting**

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

**Loss Example**

Assume irrigated corn for grain with an average approved yield of 150 bushels per acre, 65-percent coverage level, 100-percent share, and on a acre basic unit. The projected price is $3.89 and the harvest price is $3.49. Due to insurable cause of loss, the production-to-count is 70 bushels.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yield Protection</td>
<td>150 Bushels/Acre APH yield 150</td>
</tr>
<tr>
<td>x 0.65</td>
<td>Coverage Level x 0.65</td>
</tr>
<tr>
<td>97.50</td>
<td>Bushels/Acre Guarantee 97.50</td>
</tr>
<tr>
<td>x 3.89</td>
<td>Projected Price x 3.89</td>
</tr>
<tr>
<td>379.28</td>
<td>Insurance Guarantee $379.28</td>
</tr>
<tr>
<td>70</td>
<td>Bushels Produced 70</td>
</tr>
<tr>
<td>x 3.89</td>
<td>Projected Price x 3.89</td>
</tr>
<tr>
<td>—</td>
<td>Harvest Price — x 3.49</td>
</tr>
<tr>
<td>272.30</td>
<td>Production-to-Count Value $244.30</td>
</tr>
<tr>
<td>379.28</td>
<td>Insurance Guarantee $379.28</td>
</tr>
<tr>
<td>—</td>
<td>Production-to-Count Value — $244.30</td>
</tr>
<tr>
<td>106.98</td>
<td>Indemnity/Acre $134.98</td>
</tr>
</tbody>
</table>

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**

USDA/RMA
Davis Regional Office
430 G Street, #4168
Davis, CA 95616

**Telephone:** (530) 792-5870  
**Fax:** (530) 792-5893  
**Email:** rsoca@rma.usda.gov
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