Crop Insured
Cultivated wild rice planted for harvest as grain is insurable if:
- You have a share;
- It is grown in a flood-irrigated, man-made field, known as a paddy; and
- It is planted for harvest as grain.

Counties Available
Cultivated wild rice is insurable in Lassen, Modoc, Shasta, Sutter, and Yolo counties. Cultivated wild rice may be insurable in other counties by written agreement if specific criteria are met. Contact your 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 cultivated wild rice is planted and ends with the earliest occurrence of one of the following:
- Harvest of the crop; or
- October 15.

Important Dates
Sales Closing/Cancellation
- Sutter and Yolo Counties …….. February 28, 2018
- All Other Counties…………..September 30, 2017

Acreage Reporting……………………July 15, 2018
Premium Billing……………………August 15, 2018
Termination
- Sutter and Yolo Counties ……..February 28, 2019
- All Other Counties…………..November 30, 2018

Coverage Levels and Premium Subsidies
Individual amounts of insurance are based on 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 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.

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<th>Item</th>
<th>50</th>
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<th>65</th>
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<tbody>
<tr>
<td>Coverage Level</td>
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<td>Premium Subsidy</td>
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<td>48</td>
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<td>41</td>
<td>45</td>
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<td>62</td>
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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.
- Cultivated Wild Rice…………..$1.25 per pound

Loss Example
A claim can be filed whenever production falls short of the guarantee you choose. The amount of loss is
determined by multiplying the production shortfall by the pre-selected price.

Assume an actual production history (APH) yield of 600 pounds per acre, 50-percent coverage level on 100 acres of wild rice, and a selected price of $1.25 per pound.

\[
\begin{align*}
600 \text{ Pounds per acre average yield (APH)} & \times 0.50 \text{ Coverage level} \\
300 \text{ Pounds per acre guarantee} & - 100 \text{ Pounds per acre actually produced} \\
200 \text{ Pounds per acre loss} & \times 1.25 \text{ Price election} \\
& \textbf{$250 \text{ Indemnity per acre}}
\end{align*}
\]

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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