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, 2017
- Winter/Summer Planted...November 30, 2017
- Spring Planted..................December 15, 2017
- Modoc and Siskiyou...........March 15, 2018
- San Joaquin:
  - Spring Planted..................January 1, 2018
  - Summer Planted...............May 31, 2018
Acreage Reporting
Most insured Counties
- Fall (Early)......................September 15, 2017
- Fall (Mid)........................November 15, 2017
- Fall (Late), Winter (Early)...January 15, 2018
- Winter (Late), Spring (Early)...March 15, 2018
- Spring (Late).....................June 15, 2018
- Summer..........................September 15, 2018
- San Joaquin (Spring).........May 15, 2018
- Modoc and Siskiyou...........July 15, 2018

Premium Billing
Most insured counties...........August 15, 2018
San Joaquin........................October 1, 2018
Kern (Summer)....................February 1, 2019
Termination
Most insured counties.........November 30, 2018
Siskiyou............................March 15, 2019
Kern (Summer)....................November 30, 2019

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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 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.

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

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.

\[
\begin{align*}
400 & \quad \text{Cwt. per acre average yield} \\
\times 0.75 & \quad \text{Coverage level percentage} \\
300 & \quad \text{Cwt. per acre guarantee} \\
- 250 & \quad \text{Cwt. per acre actually produced} \\
50 & \quad \text{Cwt. per acre loss} \\
\times 14.85 & \quad \text{Price election} \\
742.50 & \quad \text{Gross indemnity per acre}
\end{align*}
\]

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.

Contact Us

USDA/Risk Management Agency
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
Telephone: (530) 792-5870
Fax: (530) 792-5893
Email: 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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