Crop Insured
All sugar beets are insurable if grown under a contract with a processor for processing as sugar.

Counties Available
Sugar beets are insurable in Imperial County. Sugar beets in other counties may be insurable by written agreement if specific criteria are met.

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 sugar beets are planted and ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- July 15 for Imperial county; or
- Delivered production equals amount of contracted production.

Important Dates
Sales Closing/Cancellation........August 31, 2017
Final Plant Date....................October 15, 2017
Acreage Reporting..............January 15, 2018
Premium Billing.....................July 1, 2018
Termination..........................August 31, 2018

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. 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>Item</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>33</td>
<td>36</td>
<td>36</td>
<td>41</td>
<td>41</td>
<td>45</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>44</td>
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<td></td>
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</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.

Loss Example
Assume, an average yield of 40 tons per acre, 75-percent coverage level, irrigated, one basic unit, and 100-percent share.

\[
\begin{align*}
\text{(40 Tons per acre average yield (APH))} \\
\times 0.75 & \text{ Coverage level} \\
- 30 & \text{Tons per acre guarantee} \\
- 20 & \text{Tons per acre actually produced} \\
- 10 & \text{Tons per acre loss} \\
\times $44.60 & \text{Price election (at 100 percent)} \\
\end{align*}
\]

\[
\text{Gross indemnity per acre} = \sum \text{Gross indemnity per acre}
\]

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.
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/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

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