



United States Department of Agriculture
Risk Management Agency

December 2012

2013 COMMODITY INSURANCE FACT SHEET

Potatoes

Alabama, Florida

Crop Insured

All the potatoes in the county are insurable if:

- You have a share in the crop;
- Planted with certified seed for harvest as certified seed stock; or
- For human consumption.

The policy does **not** cover any acreage where potatoes are:

- Interplanted with another crop; or
- Planted into an established grass or legume.

Counties Available

Alabama—Baldwin, DeKalb, Jackson

Florida

North—Flagler, Putnam, St. Johns, Suwannee

South—Charlotte, Collier, Highlands, Indian River, Lee, Manatee, Okeechobee

Causes of Loss

Adverse weather conditions

Earthquake

Failure of irrigation water supply¹

Fire

Insects²

Plant disease³

Volcanic eruption

Wildlife

¹If caused by an insured peril during the insurance period. ²But not damage due to insufficient or improper application of pest control measures. ³But not damage due to insufficient or improper application of disease control measures.

Insurance Period

Coverage begins when the potatoes are planted (within the planting period dates specified on the actuarial documents). Coverage ends the earlier of:

- 1) Total destruction of the crop;
- 2) Final adjustment of a claim;
- 3) Harvest of the crop;
- 4) Abandonment of the crop; or

- 5) The calendar date shown in the special provisions.

Reporting Requirements

Acreage Report—An acreage report is due to your insurance agent by the acreage reporting date and must include all acreage (insurable and uninsurable) in the county in which you have a share (see your insurance agent for specific dates, by county and practice).

Notice of Loss—In the event of a loss, you must:

- 1) Protect the crop from further damage by providing sufficient care;
- 2) Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period); and
- 3) Leave representative samples intact for each field of the damaged unit.

Important Dates

	Florida		
	Alabama	North	South
Sales Closing.....	Dec 31	Dec 31	Sept 30
Acreage Reporting.....	Varies	Mar 15	Varies
Premium Billing.....	Aug 15	Aug 15	July 1
Cancellation/Termination...	Dec 31	Dec 31	Sept 30

Contact your insurance agent for more information

Definitions

Approved Actual Production History (APH)

Yield—The average of the actual production history (APH) yields, assigned or adjusted yields, or unadjusted transitional yields that your insurance company calculates and approves.

Cancellation Date—The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless cancelled, in writing, by either you or us or terminated according to the policy terms.

Certified Seed—Potatoes that are in the potato certified seed program and that meet all requirements

for production. This seed must be used to produce a seed crop for the next crop year or a potato crop for harvest for commercial uses in the next crop year

Planting Period—The period between the calendar dates designated in the special provisions for the planting of spring-planted, fall-planted, or winter-planted potatoes.

Potato Certified Seed Program—The state program administered by a public agency responsible for the seed certification process in the state the seed is produced.

Price Election—The price set by the Federal Crop Insurance Corporation, per hundred weight (cwt), that is used in calculating your premium and indemnity. Price elections are posted on the RMA web site:

<http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/>.

Production Guarantee—Hundredweight, guaranteed per acre, determined by multiplying your approved APH yield by the coverage level percentage you choose.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved APH yield. For example, an approved yield of 200 cwt per acre would result in a guarantee of 130 cwt per acre at the 65-percent coverage level. 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.

Prevented Planting

Prevented planting coverage is 25 percent of your production guarantee, for timely planted acreage. See your insurance agent for more information on increasing prevented planting coverage.

Insurance Units

Your insurable acreage is grouped into one or more units to establish the approved yield, calculate a guarantee, and determine any indemnity.

Basic Unit—A basic unit includes all of your potato acreage in the county by share arrangement and/or by planting period (Please see the actuarial documents on our web site or talk to your insurance agent for more information). Premiums are reduced by 10 percent for a basic unit.

Optional Units—If a basic unit consists of two or more farm serial numbers (FSN) and certain record-keeping criteria are met, you may apply for optional units by FSN. The 10-percent discount for basic units will not apply.

Loss Example

Assume a one acre planting of russet potatoes with 65-percent coverage level, 100-percent share, approved APH yield of 200 cwt per acre, a \$13.00 per cwt price election and production-to-count of 50 cwt due to an insurable cause of loss in Lee County, Florida.

200	Cwt per acre approved APH yield
x .65	Coverage level
130	Cwt per acre guarantee
- 50	Cwt per acre produced
80	Cwt per acre loss
x \$13	Price election
\$1,040	Indemnity per acre

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 web site: <http://www3.rma.usda.gov/tools/agents/>

Regional Contact

USDA/Risk Management Agency
 Valdosta Regional Office
 106 S. Patterson St., Suite 250
 Valdosta, GA 31601-5673
 Telephone: (229) 219-2200
 Fax: (229) 242-3566
 E-mail: rsoga@rma.usda.gov

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