

## Valdosta Regional Office - Valdosta, GA

Revised July 2014

# Sugarcane Florida

### Crop Insured

All your sugarcane in the county is insurable if:

- The actuarial documents provide premium rates;
- Grown for processing for sugar or for seed;
- Not interplanted with another crop; and
- You have a share in the crop.

Sugarcane is not insurable if it is unable to produce the yield used to establish the current crop year production guarantee for the unit due to damage the year before.

### Counties Available

Insurance coverage is available in Glades, Hendry, Martin, and Palm Beach counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if caused by an insured peril during the insurance period;
- Insects, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Coverage begins at the later of planting time for plant cane, or the date we accept your application and ends with the earliest of one of the following:

- The first day following harvest of the previous crop year for stubble cane that was undamaged

during the crop year;

- The later of April 15 or 30 days following harvest of the previous crop for stubble cane that was damaged during the previous crop year; or
- April 30.

Talk to your crop insurance agent for more details.

### Reporting Requirements

**Acreage Report** - You must report all acres of the crop, in which you have a share in the county, to your crop insurance agent by the acreage reporting date.

**Notice of Loss** - In the event of a loss:

- Protect the crop from further damage by providing sufficient care;
- Leave stubble intact for inspection;
- Give at least 15 days notice before cutting any sugarcane for seed; and
- Leave representative samples intact that are at least 10 feet wide and extend the entire length of each field in the damaged unit, if damage is discovered within 15 days of, or during harvest.

### Important Dates

Sales Closing/Cancellation.....	September 30, 2014
Termination.....	September 30, 2016
Acreage Reporting.....	July 15, 2015
Premium Billing.....	January 1, 2016

### Definitions

**Cancellation Date** - The calendar date when coverage for the crop automatically renews unless cancelled, in writing, by either you or the company, or terminated according to the policy terms.

**Harvest** - Cutting and removing mature sugarcane from the field.

**Plant Cane** - The insured crop that grows from seed planted for the current crop year.

**Price Election** - The value, per pound, of sugar used to determine your premium and indemnity. Price elections are posted on the RMA website at: [webapp.rma.usda.gov/apps/actuarialinformationbrowser/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/).

**Stubble Cane** - The insured crop that grows from the stubble of sugarcane that was harvested the previous crop year.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your approved actual production history (APH) yield. For example, at the 75-percent coverage level an approved yield of 6,000 pounds of raw sugar, per acre, would result in a production guarantee of 4,500 pounds of raw sugar per acre. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 75-percent coverage level, your premium share would be 45 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 an administrative fee of \$300 per crop per county, regardless of the acreage.

### Loss Example

Assume an approved APH yield of 6,000 pounds of raw sugar per acre, a 75-percent coverage level election, a 100-percent price election of \$0.1260 per pound, 100-percent share, a production-to-count of 2,000 pounds of raw sugar due to an insurable cause of loss, and a one-acre unit.

6000	Pounds per acre average yield
x 0.75	Coverage level election
4500	Pounds per acre guarantee
- 2000	Pounds per acre actual production
2500	Pounds per acre loss
x \$0.1260	Price election
<b>\$315</b>	<b>Indemnity per acre</b>

### 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: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

### Contact Us

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