

Valdosta Regional Office - Valdosta, GA

August 2014

Fresh Market Sweet Corn

Alabama, Florida, and Georgia

Crop Insured

All your sweet corn in the county is insurable if:

- Actuarial documents provide premium rates;
- Planted to be harvested and sold as fresh market sweet corn;
- Planted within the planting periods designated in the actuarial documents;
- Irrigated;
- Not grown for direct marketing;
- Not interplanted with another crop;
- Not planted into an established grass or legume; and
- You have a share in the crop.

You must have grown sweet corn for commercial sale or have participated in managing a sweet corn farming operation in at least 1 of the previous 3 crop years. See policy provisions for more information.

Counties Available

Alabama - Baldwin County.

Florida - Broward, Desoto, Glades, Hendry, Indian River, Lake, Martin, Miami-Dade, Orange, Palm Beach, and Suwannee counties.

Georgia - Decatur, Grady, and Mitchell counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- 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 crop is planted and ends with the earliest of one of the following:

- Total destruction of the crop;
- Abandonment of the crop;
- Date the crop should have been harvested but was not harvested;
- Final adjustment of a loss;
- Final harvest; or
- 100 days after the date of planting or replanting.

Important Dates

Alabama Sales ClosingFebruary 15, 2015

Florida/Georgia Sales Closing July 31, 2014

Acreage Reporting

Fall Varies by State and County

Winter Varies by State and County

Spring Varies by State and County

Reporting Requirements

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

Notice of Loss - See your crop insurance agent for detailed requirements.

Definitions

Allowable Cost - The dollar amount per container for harvesting, packing, and handling, as shown in the special provisions.

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

Container - The unit of measurement for the insured crop, which is defined as 42 pounds.

Harvest - The separation of ears of sweet corn from the plant, by hand or machine.

Insurance Guarantee - A dollar amount of insurance per acre, determined by multiplying the reference maximum dollar amount by the coverage level. (See Stage Guarantee)

Minimum Value - The dollar amount per container, used to value marketable production-to-count (shown in the special provisions).

Reference Maximum Dollar Amount - The dollar amount that is used in calculating the dollar coverage amount per acre for the insurance guarantee. This value is posted on the prices tab of the actuarial documents at:

webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Stage Guarantee - The percent of the insurance guarantee based on the plant growth stage. Stage 1 is 65 percent of the guarantee and occurs from planting until the beginning of tasseling. The final stage is 100 percent of the guarantee and occurs from tasseling until the acreage is harvested.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of the reference maximum dollar amount. Premiums are subsidized as shown in the table below. For example, if the reference maximum dollar amount is \$1,755, the 65-percent coverage level

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

results in a \$1,141 guarantee per acre.

Catastrophic Risk Protection (CAT) coverage is fixed at 50-percent coverage level and 55 percent of the reference maximum dollar amount. 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.

Replant Provisions

You may receive a replant payment if, due to an insured cause of loss, more than 25 percent of the plant stand will not produce sweet corn and it is practical to replant. Talk to your crop insurance agent for more information.

Loss Example

Assume spring-planted, irrigated, sweet corn in Florida with a reference maximum dollar amount of \$1,755 and a loss occurring in the final stage of production.

At the 65-percent coverage level there is \$1,141 of insurance guarantee per acre. Assume also an average production of 100 containers per acre sold at an average price of \$11.00 each. Subtracting the allowable cost of \$3.80 from the

average price leaves a net value of \$7.20 per container.

\$11.00	Average price
- \$3.80	Allowable cost per 42 pound crate
\$7.20	Net value
100	Containers sold per acre
<u>x \$7.20</u>	Net value
\$720	Sold production per acre

\$1,141	Amount of dollar coverage chosen per acre
- \$720	Sold production per acre
\$421	Indemnity per acre

The net value per container cannot be less than the minimum value (see definitions) unless you have bought the minimum value option and paid an additional premium.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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/.

Contact Us

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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ga_rso.

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