

## Valdosta Regional Office — Valdosta, GA

July 2015

# Potatoes

## Alabama, Florida

### Crop Insured

All of your potatoes in the county are insurable if:

- The actuarial documents provide premium rates;
- Planted with certified seed for harvest as certified seed stock or for human consumption;
- Not interplanted with another crop;
- Not planted into an established grass or legume; and
- You have a share in the crop.

### Counties Available

**Alabama** - Baldwin, DeKalb, and Jackson counties.

**North Florida** - Flagler, Putnam, St. Johns, and Suwannee counties.

**South Florida** - Charlotte, Collier, Highlands, Indian River, Lee, Manatee, and Okeechobee counties.

### 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 of one of the following:

- Total destruction of the crop;
- Final adjustment of a claim;
- Harvest;
- Abandonment of the crop; or
- The date shown in the special provisions.

### Important Dates

Sales Closing/Cancellation

Alabama .....	December 31, 2015
Florida	
North .....	December 31, 2015
South .....	September 30, 2015

Talk to your crop insurance agent for more important dates.

### 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.

### Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or loss:

- Notify your agent within 72 hours of your initial discovery of damage or production loss, but not later than 15 days after the end of the insurance period;
- Leave representative samples intact for damaged unit fields to be destroyed and not harvested; and
- The insurance company must be given the opportunity to perform a grade inspection on production from damaged units.

### Definitions

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

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

**Certified Seed** - Potatoes that are in the potato certified-seed program 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 dates designated in the special provisions for planting of spring, fall, or winter planted potatoes.

**Potato Certified Seed Program** - The state program administered by a public agency responsible for seed

certification in the state the seed is produced.

**Price Election** - The price set by the Federal Crop Insurance Corporation per hundredweight (cwt.) used in calculating 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/).

**Production Guarantee** - Hundredweight guaranteed per acre determined by multiplying your approved yield by the coverage level percentage you choose.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 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	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

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.

### Insurance Units

**Basic Unit** - A basic unit includes all of your potato acreage in the county by share arrangement and/or by planting period. A premium discount applies.

**Optional Units** - A basic unit may be divided into two or more optional units by section, section equivalent, or organic practice. No premium discount applies. Talk to your crop insurance agent for more details.

### Prevented Planting

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

### Supplemental Coverage Option (SCO)

This policy endorsement provides additional coverage for a part of your potato policy deductible up to the 86-percent coverage level (not available in Alabama). SCO may be added to individual yield plans. The coverage is based on your expected crop value. The trigger for a loss is based on an area loss in yield. Talk to your crop insurance agent for county availability and detailed information on this endorsement.

### 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 \$14.50 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 0.65	Coverage level
130	Cwt. per acre guarantee
- 50	Cwt. per acre produced
80	Cwt. per acre loss
x \$14.50	Price election
<b>\$1,160</b>	<b>Indemnity per acre</b>

### 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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html)

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