

## Valdosta Regional Office — Valdosta, GA

Revised July 2016

# 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 previous crop year.

### 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;
- 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 time of planting for plant cane, or on the later of 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 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.

### Duties in the Event of Damage or Loss

You must perform the following duties in the event of damage or 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;
- 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; and
- Leave representative samples for each field in the damaged unit must not be destroyed or harvested until the earlier of our inspection or 15 days after harvest of the balance of the unit is completed and written notice of loss provided.

### Important Dates

Sales Closing/Cancellation ...	September 30, 2016
Acreage Reporting .....	July 15, 2017
Premium Billing .....	January 1, 2018
Termination .....	September 30, 2018

### 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 sugarcane stubble that was harvested the previous crop year.

### Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 85 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. Basic and optional units apply to the percent column in the table below.

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 average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of \$300.

### Supplemental Coverage Option (SCO)

This policy endorsement provides additional coverage for a part of your sugarcane policy deductible up to the 86-percent coverage level. 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 with your crop insurance agent for county availability and detailed information on this endorsement.

### 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 \$0.1430 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 \$0.1430	Price election
<b>\$357.50</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).

### Contact Us

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