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.

Important Dates
Sales Closing/Cancellation
Alabama ……………………… December 31, 2017
Florida
North …………………. December 31, 2017
South …………………. September 30, 2017

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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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 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/.

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 approve 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75 80 85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55 48 38</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</tbody>
</table>

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 (not available in Alabama) 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 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.

\[
\begin{align*}
200 & \text{ Cwt per acre approved APH yield} \\
\times & 0.65 \text{ Coverage level} \\
- & 130 \text{ Cwt per acre guarantee} \\
- & 50 \text{ Cwt per acre produced} \\
\times & 14.50 \text{ Price election} \\
= & 1,160 \text{ Indemnity per acre}
\end{align*}
\]

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 www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/RMA
Valdosta Regional Office
106 S. Patterson St., Suite 250
Valdosta, GA 31601-5673
Phone: (229) 242-7235
Fax: (229) 242-3566
Email: rsoga@rma.usda.gov
USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).