



United States Department of Agriculture
Risk Management Agency

February 2009

2009 COMMODITY INSURANCE FACT SHEET

Green Peas

Illinois Michigan

Crop Insured

The crop insured will be green peas which are planted for harvest as peas and grown under a contract executed with a processor.

Causes of Loss

Adverse weather conditions
Earthquake
Failure of irrigation water supply, if applicable, due to an unavoidable cause of loss occurring within the insurance period
Fire
Insects*
Plant disease*
Volcanic eruption
Wildlife

All specified causes of loss must be due to a naturally occurring event.
*But not damage due to insufficient or improper application of pest or disease control measures.

Insurance Period

Insurance attaches when the peas are planted and ends at the earliest of: (1) total destruction of the crop, (2) combining, vining, or removal from field, (3) final adjustment of a loss, (4) the date the processor contract is fulfilled, (5) the date the peas should have been harvested unless consent was given to harvest as dry peas, or (6) September 15.

Reporting Requirements

Acreage Report - You must report to your insurance provider all acreage of the insured crop in the county in which you have a share, by type and practice, and your share at the time of planting.

Important Dates

Sales Closing..... March 15
Final Planting..... See Notes
Acreage Report July 15
Cancellation..... March 15

Notes:

Final Planting dates - Illinois - Early Season Varieties- May 15,
Late Season Varieties- June 10
Final Planting dates - Michigan - Early Season Varieties- May 10,
Mid Season Varieties- May 20, Late Season Varieties- May 30

Definitions

Production Guarantees - Number of pounds guaranteed per acre determined by multiplying your approved yield per acre times the coverage level percentage you elect. Yields are based on actual production history (APH) records reported to your insurance provider.

Coverage Levels and Premium Subsidies

The green pea policy guarantees a certain amount of production, depending on the level of coverage selected. Crop insurance premiums are subsidized as shown below. For example, if you select the 75-percent coverage level, the premium subsidy is 55 percent and your premium share is 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 Share	33	36	36	41	41	45

The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. All other coverage levels require a \$30.00 administrative fee.

Price Elections

Price at which you are compensated per pound in the event of a loss, based on the percentage of established price you have selected. Price election percentage choices for this crop year are 55 percent to 100 percent of the price shown below.

Established Price:

Contract price @ 110 tenderometer reading.

Prevented Planting

This provision provides protection on eligible acreage that cannot be planted by the final planning date. Please consult your crop insurance provider for further details

Duties in the Event of Damage or Loss

(1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage; and (3) leave representative samples intact for each field of the damaged unit.

Loss Example

A loss occurs when crop production falls below the guaranteed pound amount as a result of damage from a covered cause of loss. This example assumes 65-percent coverage level and a 100-percent price election of the contract price, and an average yield of 3,500 pounds per acre with .667 share.

APH yield x coverage level x unit acres - production x price election x share

3,500	Pounds average APH
x .65	Coverage level
2,275	Pounds per acre guarantee
x 10.0	Acres
22,750	Pounds unit guarantee
- 11,200	Pounds production
11,550	Pounds loss
x \$0.09	Price election
\$1,040	Unit indemnity
x .667	Share
\$694	Final indemnity

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