



United States Department of Agriculture  
Risk Management Agency

November 2011

## 2012 COMMODITY INSURANCE FACT SHEET

# Processing Pumpkins

## Illinois

### Crop Insured

The crop insured will be processing pumpkins on insured acreage grown under, and in accordance with, a contract executed with a processor, in which you have a share.

### Counties Available

Insurance is available for Processing Pumpkins in the following counties in Illinois: Bureau, Fulton, Henry, Knox, Marshall, Mason, Peoria, Putnam, Stark, Tazewell and Woodford

### 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 at the time of planting and ends the earliest of: (1) total destruction of the crop, (2) completion of harvest, (3) abandonment of the crop, (4) final adjustment of loss, (5) date the processor contract is fulfilled, (6) the date by which crop should have been harvested, or (7) November 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, the practice, and your share at the time of planting. You must also provide a copy of all processor contracts on or before the acreage reporting date.

### Important Dates

Sales Closing .....	March 15
Final Planting .....	June 30
Acreage Report.....	July 15
Cancellation .....	March 15

### Definitions

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

**Bypassed Acreage** - Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

**Note:** Section 10 of the Processing Pumpkin Crop Provisions provides details on how bypassed acreage is treated in a loss situation.

### Coverage Levels and Premium Subsidies

The processing pumpkin policy guarantees a certain amount of production, depending on the level of coverage selected. Coverage levels available are 65 percent, 70 percent, 75 percent and 80 percent. Crop insurance premiums are subsidized.

Item	Percent			
Coverage Level	65	70	75	80
Premium Subsidy	59	59	55	48
Your Share	41	41	45	52

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### Prevented Planting

The prevented planting provisions in the basic provisions are not applicable to processing pumpkins.

### Price Elections

The price election will be the base contract price multiplied by the percentage of price you elect, not to exceed 100 percent.

**Base contract price** - The price stipulated in the processor contract without regard to discounts or incentives that may apply.

### Loss Example

A loss occurs when crop production falls below the guaranteed tonnage 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 and a contract price of \$20.00 per ton and an average yield of 20 tons per acre with 100 percent share.

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

	20	Ton APH yield
x	.65	Coverage level
	13.0	Ton per acre guarantee
x	10	Acres
	130	Ton unit guarantee
-	40	Ton production
	90	Ton loss
x	\$20	Price election
	\$1,800	Unit indemnity
x	1.00	Share
	<b>\$1,800</b>	<b>Final indemnity</b>

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### Where to Purchase

A multi-peril crop insurance policy is available from approved participating insurance agents. A list of crop insurance agents is available on the RMA Web site:

<http://www3.rma.usda.gov/apps/agents/>