



United States Department of Agriculture
Risk Management Agency

November 2011

2012 COMMODITY INSURANCE FACT SHEET

Processing Sweet Corn Illinois

Crop Insured

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

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) final adjustment of loss, (4) date the processor contract is fulfilled, (5) the date by which crop should have been harvested, or (6) September 20.

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.

Coverage Levels and Premium Subsidies

The processing sweet corn 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.

Prevented Planting

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

Price Elections

Price at which you are compensated per ton 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:

*Prices for the 2012 Crop Year are not yet established.

Duties in the Event of Damage or Loss

- If crop damage occurs, give notice within 72 hours of initial discovery of damage, or immediately if damage is first discovered during harvest.
- If crop is totally destroyed or harvest is prematurely discontinued, give notice within 48 hours.
- If you previously gave notice of damage, you must also provide notice at least 15 days prior to harvest if you intend to claim an indemnity.
- For any acreage that will not be harvested, give notice within 3 days after date harvest should have started.

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 price election of \$86.00 and an average yield of 10 tons per acre with .667 share.

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

	10	Ton APH yield
x	.65	Coverage level
	6.5	Ton per acre guarantee
x	10	Acres
	65	Ton unit guarantee
-	40	Ton production
	25	Ton loss
x	\$86	Price election
	\$2,150	Unit indemnity
x	.667	Share
	\$1,434	Final indemnity

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/>

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/il_rso/

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write to: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.