



United States Department of Agriculture
Risk Management Agency

2013

2013 COMMODITY INSURANCE FACT SHEET

Green Peas

Illinois Michigan

What crop is insurable?

You can insure shell type and pod type green peas:

- which are planted for harvest as peas,
- for which premium rates are provided,
- in which you have a share, and
- which are grown under and in accordance with a processor contract.

When am I protected by insurance?

Insurance coverage begins on the later of:

- the date your application is accepted, or
- the date you plant the green peas.

Insurance coverage ends at the earliest of:

- total destruction of the crop,
- the date the crop should have been harvested,
- combining or vining of the crop,
- abandonment of the crop,
- final adjustment of a loss,
- the date the processor contract is fulfilled, or
- September 15.

What am I protected against?

You are protected against the following causes of loss:

- Adverse weather
- Failure of irrigation water supply
- Fire
- Insect damage and/or plant disease*
- Wildlife

*Unless you have insufficiently or improperly applied pest or disease control measures.

What am I NOT protected against?

You are not protected against damage from the following causes of loss:

- failure to follow the requirements in the processor contract, or

- bypassing acreage because of the breakdown of equipment or facilities or the availability of a crop insurance payment.

What dates should I be aware of?

Sales Closing.....	March 15
Final Planting.....	See Below ¹
Acreage Report	July 15
Cancellation	March 15

¹Final 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

What am I required to report?

You must report all of your green pea acreage, production and any losses, when evident, to your insurance agent. You must also provide a copy of all processor contracts.

How much of my premium is subsidized?

Crop insurance premiums are subsidized as shown in the following table. 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

What price will I get if I have a loss?

Price Election: The price you are paid per pound if you have a loss. This is based on the percentage of the established price you chose.

What are my coverage options?

Actual Production History (APH): The only plan of insurance available for green peas. You choose the amount of your average yield you wish to insure (50-75%) and the percent of the RMA predicted price (from 55-100%). If your production falls below the yield insured, you are paid a loss.

How can I insure my acreage?

Basic Unit: Includes all of your insurable green pea acreage in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

Optional Unit: If a basic unit consists of two or more sections of land, and you meet record keeping requirements, you may apply for optional units by section. The 10-percent premium discount will not apply.

What if I am unable to plant or need to replant?

Practical to Replant: Your company will determine if it is practical to replant. The processor must agree **in writing** that it will accept production from replanted acreage before your company can determine it is practical to replant.

Replant payments **are not available**.

Prevented Planting: You may receive a prevented planting payment if you are unable to plant on or before the final planting date because of an insurable cause. Your prevented planting coverage is 40 percent of your production guarantee. You may purchase up to 50 percent prevented planting coverage, for additional premium.

Green peas planted after the final planting date will not be covered by this policy.

Loss Example

A loss occurs when crop production falls below the guaranteed pound amount. 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 (2/3rds) share.

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

Where can I get a policy?

You can buy a crop insurance policy from approved participating insurance agents. You can get a list of agents at any USDA service center or on the RMA web site: <http://www3.rma.usda.gov/apps/agents/>.

Regional Contact

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