



United States Department of Agriculture
Risk Management Agency

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2013 COMMODITY INSURANCE FACT SHEET

Processing Pumpkins

Illinois

What crop is insurable?

You can insure processing pumpkins:

- grown in Bureau, Fulton, Henry, Knox, Marshall, Mason, Peoria, Putnam, Stark, Tazewell and Woodford counties.
- for which premium rates are provided,
- in which you have a share,
- that are grown under, and in accordance with, a processor contract.

When am I protected by insurance?

Insurance coverage begins at the later of:

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

Insurance coverage ends at the earliest of:

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

What am I protected against?

You are protected against the following:

- 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.

Definitions

Production Guarantees: The number of tons you are guaranteed per acre. This is 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.

What dates should I be aware of?

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

What am I required to report?

You must report all of your processing pumpkin 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	65	70	75	80
Premium Subsidy	59	59	55	48
Your Share	41	41	45	52

What are my coverage options?

Actual Production History (APH): The only plan of insurance available for processing pumpkins. 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.

What price will I get if I have a loss?

Price Election: The price you are paid per ton if you have a loss. The price is figured by multiplying the base contract price 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. 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.

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
\$1,800	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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