



United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Processing Sweet Corn Illinois

What crop is insurable?

You can insure processing sweet corn:

- which is planted for harvest as processing sweet corn,
- for which premium rates are provided,
- in which you have a share,
- that is grown under and in accordance with a processor contract,
- that is grown on insurable acreage.

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

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 sweet corn.

Insurance coverage ends at the earliest of:

- total destruction of the crop,
- the date the crop should have been harvested,
- abandonment of the crop,
- final adjustment of a loss,
- the completion of harvest,
- the date the processor contract is fulfilled, or
- September 20.

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

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.

How much of my premium is subsidized?

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

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

What are my coverage options?

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

	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	\$99	Price election
	\$2,475	Unit indemnity
x	.667	Share
	\$1,651	Final Indemnity

What price will I get if I have a loss?

Price Election: The price you are paid per bushel if you have a loss. This is based on the percentage of the established price you chose. For the 2013 crop year, you may choose 55 percent to 100 percent of the established price.

Established Price: \$99.00

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.

Processing sweet corn planted after the final planting date will not be covered by this policy.

Loss Example

You have a loss when crop production falls below your guaranteed ton amount. This example assumes 65-percent coverage level and a price election of \$99.00 and an average yield of 10 tons per acre with .667 share.

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

USDA/Risk Management Agency

Springfield Regional Office
3500 Wabash Avenue
Springfield, IL 62711-8287
Telephone: (217) 241-6600
Fax: (217) 241-6618
E-mail: rsoil@rma.usda.gov

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