

# Dry Beans

## Michigan

### What crop is insurable?

You can insure dry beans:

- planted in rows wide enough to allow cultivation for harvest as dry beans for types provided by the actuarial documents.
- for which premium rates are provided,
- in which you have a share, and
- grown in the county on insurable acreage.

### When am I protected by insurance?

Coverage begins on the later of:

- the date we accept your application, or
- the date you plant the beans.

Coverage ends at the earliest of:

- total destruction of the crop,
- The date the crop should have been harvested,
- final adjustment of a loss,
- abandonment of the crop,
- harvest of the crop, or
- October 31.

### What am I protected against?

- 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 dates should I be aware of?

Sales Closing .....	March 15
Final Planting.....	June 25
Acreage Reporting.....	July 15
Cancellation.....	March 15

### What am I required to report?

You must report all of your dry bean acreage, production and any losses, when evident, to your insurance agent.

### 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 are my coverage options?

**Actual Production History (APH):** 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.

**Catastrophic Coverage (CAT):** Pays 50 percent of your average yield and 55 percent of the projected price. You pay a \$300 administrative fee per crop per county, regardless of acreage.

### How can I insure my acreage?

**Basic Unit:** Includes all of your insurable dry bean 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 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.

**Please refer to the actuarial documents to get the established price for your type of dry bean.**

## 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 Provisions:

You may receive a replant payment if:

- it is practical to replant on a unit, and
- the appraisal does not exceed 90 percent of your production guarantee of the type, and

Your replant payment will be the lesser of 10 percent of the production guarantee or 120 pounds times your price election, multiplied by your share.

Replant payments are **not available** on CAT coverage.

**Late Planting Period:** If you choose to plant after the final planting date, the insurance guarantee is reduced by one percent for each day after the final planting date. After 25 days, the guarantee is 60 percent.

**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.

## 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

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