

# Springfield Regional Office — Springfield, IL

Revised February 2014

# Dry Beans

## Michigan

### Crop Insured

You can insure dry beans if:

- Premium rates are provided;
- They are grown on insurable acreage;
- You have a share;
- They are planted in rows wide enough to allow cultivation; and
- They are intended for harvest as dry beans.

### Counties Available

Dry Beans are insurable in Alcona, Alpena, Arenac, Bay, Clinton, Delta, Eaton, Genesee, Gladwin, Gratiot, Huron, Ingham, Ionia, Iosco, Isabella, Kalamazoo, Kent, Lapeer, Mecosta, Midland, Montcalm, Ogemaw, Presque Isle, Saginaw, Sanilac, Shiawassee, St. Clair, and Tuscola counties.

### Causes of Loss

You are protected against the following:

- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless if you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

### Insurance Period

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;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31.

### Important Dates

Sales Closing..... March 15, 2014  
Cancellation..... March 15, 2014  
Final Planting..... June 25, 2014

Acreage Report..... July 15, 2014

### Reporting Requirements

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

### Coverage Levels

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	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Share	33	36	36	41	41	45	52	62

### Price Elections

A price election is the price you are paid per pound if you have a loss. This is based on the percentage of established price you chose.

### Prices for types with true revenue coverage -

Projected prices and harvest prices for black, dark red kidney, navy, pinto, and small red types will be determined as shown in Section 7(e) of the dry bean revenue endorsement. Contact your insurance agent for established prices for dry bean varieties.

### Coverage Options

**Yield Protection** - Protects against a production loss.

**Revenue Protection** - Protects against loss of revenue due to a production loss, change in price, or a combination of both. Only offered for the following types: black beans, dark red kidney beans, navy beans, pinto beans, and small red beans.

#### **Revenue Protection with Harvest Price**

**Exclusion** - Protects against loss of revenue due to a production loss, price decline, or a combination of both. Only offered for the following types: black beans, dark red kidney beans, navy beans, pinto beans, and small red beans.

**Catastrophic Risk Protection Coverage (CAT)** - Available only with yield protection. Pays 50 percent of your average yield and 55 percent of the projected price.

#### **Replanting and Prevented Planting**

**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.

#### **Replant Provisions**

You may receive a replant payment if:

- It is practical to replant; and
- The appraisal does not exceed 90 percent of your production guarantee.

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.

#### **Loss Example**

**Yield Protection Example:** This example assumes 1,600 pounds per acre APH yield for navy type, 65-percent coverage level, and basic unit coverage.

1,600 pounds/acre APH yield  
x0.65 coverage level  
1,040 pound guarantee  
- 700 pounds/acre produced  
340 pounds/acre loss  
x \$0.36 projected price (est.- announced in March)  
**\$122.40 Final Payment**

#### **Revenue Protection Example:**

1040 pounds (see prior example)  
x \$0.36 projected price (est.- announced in March)  
\$374.40 guarantee  
700 pounds/acre produced  
x \$0.33 harvest price (est. - announced in Nov.)  
\$231.00 revenue  
**\$143.40 Final Payment**  
(\$374.40 - \$231.00=\$143.40)

#### **Where to Buy Crop Insurance**

You can buy a crop insurance policy from approved participating insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: <http://www3.rma.usda.gov/apps/agents/>.

#### **Contact Us**

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