

# Springfield Regional Office — Springfield, IL

Revised February 2014

## Potatoes

### Indiana, Michigan, Ohio

#### Crop Insured

You can insure potatoes if:

- Premium rates are provided;
- You have a share;
- They are planted with certified seed for harvest as certified seed stock or for human consumption;
- They meet all rotation requirements; and
- They are not interplanted with another crop or established legume.

#### Counties Available

**Indiana** – Knox County.

**Michigan** – Allegan, Alpena, Antrim, Arenac, Barry, Bay, Clinton, Delta, Dickinson, Eaton, Emmet, Genesee, Gratiot, Huron, Ingham, Isabella, Jackson, Kent, Lenawee, Luce, Macomb, Marquette, Mecosta, Midland, Monroe, Montcalm, Presque Isle, Saginaw, Sanilac, St. Clair, St. Joseph, Tuscola, and Washtenaw counties.

**Ohio** – Hancock County.

#### Causes of Loss

You are protected against the following:

- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless 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 potatoes.

Coverage ends at the earliest of:

- Total destruction of the crop;
- Abandonment of the crop;

- Final adjustment of a loss;
- Harvest of the crop;
- October 15, 2014, in Indiana and Michigan; or
- October 31, 2014, in Ohio.

#### Important Dates

Sales Closing/Cancellation ..... March 15, 2014  
 Final Planting (Indiana) ..... April 15, 2014  
 Final Planting (Ohio) ..... May 31, 2014  
 Final Planting (Michigan) ..... June 15, 2014  
 Acreage Report ..... July 15, 2014

#### Reporting Requirements

You must report all of your potato 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
Premium Subsidy	67	64	64	59	59	55
Your Share	33	36	36	41	41	45

#### Price Elections

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

#### Coverage Options

**Actual Production History (APH)** - You choose the amount of your average yield you wish to insure (50-75 percent) and the percent of the RMA predicted price (from 55-100 percent). If your production falls

below your insured yield, you are paid for the insured loss.

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

**Replanting and Prevented Planting**

**Replanting -** Replant payments are not available for potatoes.

**Late Planting -** 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 25 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**

You have a loss when crop production falls below the guaranteed hundredweight (cwt.) amount. This example assumes 65-percent coverage level, a price election of \$8.40 and an average yield of 250 cwt. per acre with 0.667 share.

	250	Average yield cwt.
x	0.65	Coverage level
	163	Cwt. per acre guarantee
x	100	Acres
	16,300	Cwt. unit guarantee
-	3,400	Cwt. production
	12,900	Cwt. loss
x	\$8.40	Price election
	\$108,360	Loss payment
x	0.667	Share
	<b>\$72,276</b>	<b>Final payment</b>

**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: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

**Contact Us**

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