

Springfield Regional Office — Springfield, IL

Revised August 2014

Mint

Indiana

Crop Insured

All mint is insurable in the county if:

- It has an adequate stand on the date coverage begins;
- It is inspected and accepted for the first crop year;
- Premium rates are provided;
- You have a share; and
- It is planted for harvest and distillation as mint oil.

Insurable mint types include:

- Peppermint;
- Scotch spearmint; and
- Native spearmint.

Counties Where Available

Mint is insurable in Pulaski and Starke 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 you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife

Insurance Period

Coverage begins on the later of:

- June 16, 2015 (basic coverage); or
- October 1, 2014 (winter coverage)

Coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Final adjustment of a loss;
- Final cutting;
- Abandonment of the crop;
- September 30, 2015 (basic coverage); or
- June 15, 2015 (winter coverage).

Important Dates

Sales Closing (winter).....	September 30, 2014
Cancellation	September 30, 2014
Insurance Begins (winter).....	October 1, 2014
Acreage Report (winter)	December 15, 2014
Sales Closing	March 15, 2015
Final Planting.....	May 15, 2015
Insurance Begins	June 16, 2015
Acreage Report	July 15, 2015

Reporting Requirements

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

Definitions

Production Guarantees - Number of pounds guaranteed per unit, 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.

Rotation Requirements - New mint acreage must not have had mint grown on it the two previous years.

Age Limitations - Insurance will not attach to any acreage of peppermint or scotch spearmint the fourth and succeeding crop years, and for native spearmint, the ninth and succeeding crop years, after the crop year of planting.

Minimum Adequate Stand Requirement - You must have one and a half living mint plants per square foot for all types and practices to be considered an adequate stand.

Coverage Levels

Crop insurance premiums are subsidized as shown in the following table. For example, if you select a 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 pound if you have a loss. This is based on the percentage of established price you chose. For the 2015 crop year, you may choose 55 percent to 100 percent of the prices shown below.

Established Prices:

Peppermint.....\$22.00/lb
Spearment (native and scotch).....\$20.00/lb

Coverage Options

Winter Coverage Option - This option gives you a reduced guarantee (60 percent of basic coverage guarantee) and additional premium. This option is not available under a Catastrophic (CAT) risk protection endorsement.

Loss Example

This example assumes a loss when the crop value falls below your guaranteed poundage. This example is based on an APH yield of 45 pounds of spearmint per acre, 65-percent coverage level, and 100-percent established price.

APH Example:

45	Pounds per acre APH yield
<u>x .65</u>	Coverage level
29.3	Pound guarantee
- 12.0	Pounds per acre production
17.3	Pounds per acre loss
<u>x \$20.00</u>	Price election
\$346.00	Final Payment Per Acre

Winter Coverage Example:

Figures shown on a per acre basis; yield guarantees and losses are paid on a unit basis. See policy provisions.

29.3	Pounds per acre guarantee
<u>x .60</u>	Winter coverage level
17.6	Pound guarantee
<u>x 30</u>	Acres w/out adequate stand of total 60 acres
528	Pounds
<u>x 20.00</u>	Price election
\$10,560	
<u>x 1.00</u>	share
\$10,560	Final Payment

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 web site at: <http://www3.rma.usda.gov/apps/agents/>.

Contact Us

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