

# Springfield Regional Office — Springfield, IL

Revised December 2014

# Oats

## Illinois, Indiana, Michigan, and Ohio

### Crop Insured

You can insure oats if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are planted for harvest as grain.

### Counties Available

**Illinois** - Adams, Bureau, Carroll, Champaign, DeKalb, Douglas, Ford, Hancock, Henry, Iroquois, JoDaviess, Kane, Kankakee, LaSalle, Lake, Lee, Livingston, Logan, Mason, McHenry, McLean, Mercer, Ogle, Peoria, Stephenson, Will, Winnebago, and Woodford counties.

**Indiana** - Jay and Randolph counties.

**Michigan** - All counties, except: Baraga, Benzie, Berrien, Branch, Cass, Cheboygan, Crawford, Gogebic, Houghton, Keweenaw, Lake, Lenawee, Oakland, Oscoda, Roscommon, St. Joseph, and Wayne counties.

**Ohio** - Ashland, Ashtabula, Auglaize, Carroll, Clinton, Columbiana, Coshocton, Darke, Geauga, Guernsey, Hancock, Holmes, Huron, Jefferson, Knox, Lake, Licking, Logan, Mahoning, Marion, Medina, Mercer, Monroe, Morrow, Muskingum, Ottawa, Perry, Portage, Sandusky, Seneca, Shelby, Stark, Trumbull, Tuscarawas, Union, Wayne, and Wood 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

Insurance coverage begins on the later of:

- The date we accept your application; or
- The date you plant the oats.

Insurance coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2015.

### Important Dates

|                      |                  |
|----------------------|------------------|
| Sales Closing.....   | March 15, 2015   |
| Cancellation.....    | March 15, 2015   |
| Final Planting ..... | Varies by county |
| Acreage Report.....  | July 15, 2015    |

### Reporting Requirements

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

### Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. Subsidy levels shown are the lowest available. Levels will vary based on individual policy selections. 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 |    |    |    |    |    |
|------------------------|---------|----|----|----|----|----|
| <b>Coverage Level</b>  | 50      | 55 | 60 | 65 | 70 | 75 |
| <b>Premium Subsidy</b> | 67      | 64 | 64 | 59 | 59 | 55 |
| <b>Your Share</b>      | 33      | 36 | 36 | 41 | 41 | 45 |

## Price Elections

A price election is the price you are paid per bushel 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 and the percent of the RMA established price. If your production falls below the yield insured, you are paid a loss.

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

## Replanting and Prevented Planting

You may receive a replant payment if:

- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

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

A loss occurs when actual crop production falls below the guaranteed bushel amount. This example assumes a 75-percent coverage level, a price election of \$2.70, and an average yield of 60 bushels per acre with 0.667 share.

|              |                            |
|--------------|----------------------------|
| 60           | Bushels APH yield          |
| x 0.75       | Coverage level             |
| 45           | Bushels per acre guarantee |
| x 10         | Acres                      |
| 450          | Bushels unit guarantee     |
| - 200        | Bushels produced           |
| 250          | Bushels loss               |
| x \$2.70     | Price election             |
| \$675        | Loss payment               |
| x 0.667      | Share                      |
| <b>\$450</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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