

Springfield Regional Office — Springfield, IL

Revised January 2016

Grain Sorghum

Illinois, Indiana, and Ohio

Crop Insured

You can insure grain sorghum if:

- It is grown on insurable acreage;
- Premium rates are provided;
- It is grown from hybrid seed;
- It is not a dual purpose type of grain sorghum (grown for both grain and forage);
- You have a share; and
- It is planted for harvest as grain.

Counties Available

Illinois - Adams, Alexander, Bond, Calhoun, Clark, Clay, Clinton, Crawford, Edwards, Effingham, Fayette, Franklin, Gallatin, Greene, Hamilton, Hardin, Henderson, Jackson, Jasper, Jefferson, Jersey, Johnson, Lawrence, Macoupin, Madison, Marion, Mason, Massac, Mercer, Monroe, Montgomery, Perry, Pike, Pope, Pulaski, Randolph, Richland, Saline, Shelby, St. Clair, Union, Wabash, Washington, Wayne, White, and Williamson counties.

Indiana - Daviess, Gibson, Greene, Jasper, Knox, Posey, Sullivan, Vanderburgh, Vermillion, and Vigo counties.

Ohio - Preble County.

Causes of Loss

You are protected against the following:

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

Insurance Period

Coverage begins on the later of:

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

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
- December 10, 2016.

Important Dates

Sales Closing/Cancellation.....March 15, 2016
Final PlantingJune 20, 2016
Acreage Report..... July 15, 2016

Reporting Requirements

You must report all of your grain sorghum 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. For example, if you select the 75-percent coverage level for an Enterprise Unit, the premium subsidy is 77 percent and your premium share is 23 percent of the base premium.

	Coverage Level (percent)	50	55	60	65	70	75	80	85
Subsidy Factors	Enterprise Unit	80	80	80	80	80	77	68	53
	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

Projected and Harvest Prices

Projected Price - Based on the Chicago Board of Trade December Futures Contract from February 1, 2016 to February 28, 2016.

Harvest Price - Based on the Chicago Board of Trade December Futures Contract from October 1, 2016 to October 31, 2016. Protects you when fall prices are above the projected price.

Coverage Options

Yield Protection - Only protects against a production loss. The harvest price is not used.

Revenue Protection - Protects against loss of revenue due to a production loss, change in price or a combination of both.

Revenue Protection with Harvest Price Exclusion - Protects against loss of revenue due to a production loss, price decline or a combination of both.

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

Replanting, Late, and Prevented Planting Replant Provisions

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, your insurance guarantee is reduced by one percent for each day after the final planting date. After 25 days, your 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. Prevented planting is not available on CAT or ARPI policies.

Loss Example

This example assumes 75-percent coverage level on a Revenue Protection with Harvest Price Exclusion plan and an average yield of 100 bushels per acre with 100 percent share. The projected price is \$4.46 and the harvest price is \$3.37.

100	Average yield
x <u>0.75</u>	Coverage level
75	Bushels per acre guarantee
x <u>100</u>	Acres
7,500	Bushels unit guarantee
x <u>\$4.46</u>	Projected price
\$33,450	Revenue protection guarantee
4,500	Actual bushels harvested
x <u>\$3.37</u>	Harvest price
\$15,165	Value of bushels harvested
\$33,450	Revenue protection guarantee
- <u>\$15,165</u>	Value of bushels harvested
\$18,285	Unit payment
x <u>1.000</u>	Share
\$18,285	Final payment

Where to Buy Crop Insurance

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 website: www.rma.usda.gov/tools/agent.html.

Contact Us

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