

## Springfield Regional Office — Springfield, IL

Revised January 2016

# Hybrid Seed Corn

## Illinois, Indiana, Michigan, and Ohio

### Crop Insured

You can insure the female parent hybrid seed corn plants if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are grown under, and in accordance with, a processor contract; and
- They are planted for harvest as commercial hybrid seed.

### Counties Available

**Illinois** - Adams, Bureau, Cass, Champaign, Christian, Clark, Coles, Crawford, DeKalb, DeWitt, Douglas, Edgar, Ford, Fulton, Greene, Hancock, Henderson, Henry, Iroquois, JoDaviess, Knox, LaSalle, Lawrence, Lee, Livingston, Logan, Macon, Marshall, Mason, McDonough, McLean, Mercer, Morgan, Ogle, Peoria, Piatt, Rock Island, Sangamon, Scott, Stark, Stephenson, Tazewell, Vermillion, Warren, Wayne, Whiteside, and Woodford counties.

**Indiana** - Allen, Bartholomew, Benton, Boone, Carroll, Clinton, Daviess, Decatur, Elkhart, Fayette, Fountain, Grant, Hamilton, Henry, Jasper, Johnson, Knox, Kosciusko, LaPorte, Lagrange, Lake, Madison, Miami, Montgomery, Newton, Parke, Porter, Pulaski, Rush, Shelby, St. Joseph, Starke, Sullivan, Tippecanoe, Tipton, Vigo, Wabash, Warren, and White counties.

**Michigan** - Branch, Calhoun, Cass, Kalamazoo, Lenawee, Monroe, St. Joseph, and Tuscola counties.

**Ohio** - Adams, Champaign, Licking, Montgomery, Preble, and Seneca counties.

### 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.

### Uninsurable Causes of Loss

You are not protected against the following:

- Using unadapted, incompatible, or genetically deficient male or female parent plant seed;
- Failure to follow the requirements stated in the hybrid seed corn processor contract and production management practices of the seed company;
- Inadequate germination;
- Failure to plant the male parent plant seed at a time or in a manner sufficient to ensure adequate pollination of the female parent plants; or
- Frost or freeze after October 15, 2016 (Illinois), October 10, 2016 (Indiana and Michigan ), October 10 or 15, 2016 (Ohio, varies by county).

### Insurance Period

Coverage begins on the later of:

- The date we accept your application; or
- Upon completion of planting of the female parent plant seed and the male parent plant seed.

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, 2016.

### Important Dates

Sales Closing/Cancellation ..... March 15, 2016  
Final Planting ..... Varies by county  
Acreage Report..... July 15, 2016

### Reporting Requirements

You must report all of your hybrid seed corn 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							
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

## Coverage Options

**Dollar Plan** - Your guarantee is a yield-based dollar amount of coverage. We set the maximum amount of coverage allowed and you pick the percent-level of coverage you would like to insure.

**Area Risk Protection Insurance (ARPI)** - For counties where Hybrid Seed Corn coverage is available, you can select "Seed" as the intended use for the grain under ARPI. Refer to the special provisions of the ARPI plans of insurance for corn for a complete explanation of the terms of insurability for hybrid seed corn.

## Endorsements

**Hybrid Seed Price Endorsement** - Allows you to use the higher of the price established by RMA, or the February 2016 average daily settlement price for the Chicago Board of Trade December 2016 corn futures contract price.

## Replanting and Prevented Planting

**Replanting** - Replant payments are **not** available for hybrid seed corn.

**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, 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 the crop value falls below the guaranteed dollar amount. This example uses the Dollar Plan and assumes a 65-percent coverage level and a price election of \$3.74 with 0.667 (2/3rds) share.

100	Bushels coverage level yield
x <u>\$3.74</u>	Price election
\$374	Amount of insurance per acre
x <u>100</u>	Acres
\$37,400	Unit guarantee
\$37,400	Unit guarantee
- <u>\$10,000</u>	Production to count
\$27,400	Unit payment
x <u>0.667</u>	Share
<b>\$18,275</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: [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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