

Springfield Regional Office — Springfield, IL

Revised January 2016

Rice Illinois

Crop Insured

You can insure rice if:

- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is planted for harvest as grain;
- It is flood irrigated; and
- It is not wild rice.

Counties Available

Rice is insurable in Alexander and Union counties.

Causes of Loss

You are protected against the following:

- Adverse weather, except drought;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril through drought or the intrusion of saline water;
- Fire;
- Plant disease and insects, unless you have insufficiently or improperly applied pest or disease control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Coverage begins when the crop is planted. Coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Abandonment of the crop;
- Final adjustment of a loss; or
- October 31, 2016.

Important Dates

Sales Closing/Cancellation February 28, 2016
Final Planting May 25, 2016
Acreage Report July 15, 2016

Reporting Requirements

You must report all of your rice 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 November Futures Contract from January 15, 2016, to February 14, 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.

Endorsements

Downed Rice Endorsement - Compensates you for the additional costs from harvesting downed rice.

Replanting and Prevented Planting

Replanting - You may receive a replant payment if:

- Damage is from a covered cause of loss;
- The appraisal does not exceed 90 percent of your guarantee; and
- It is practical to replant.

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.

Loss Example

Under yield protection, a loss occurs when the total production (in pounds) of rice falls below the production guarantee.

Under revenue protection, a loss occurs when the value of production is less than the revenue protection guarantee because of a production loss and/or a loss of revenue.

Assume a 5,000 pound per acre APH yield, 75-percent coverage level, 100-percent price election, \$0.147 Projected Price, \$0.15 Harvest Price, and basic unit coverage. Higher of projected price or harvest price will be used to determine value.

Yield Protection Example:

5,000	APH yield pounds/acre
<u>x 0.75</u>	Coverage level
3,750	Pound guarantee
<u>x \$0.147</u>	Projected price
\$551.25	Insurance guarantee
2,000	Pounds per acre produced
<u>x \$0.147</u>	Projected Price
\$294	Value of production
\$551.25	Insurance guarantee
<u>- \$294.00</u>	Value of production
\$257.00	Final payment

Revenue Protection Example:

5,000	APH yield pounds/acre
<u>x 0.75</u>	Coverage level
3,750	Pound guarantee
<u>x \$0.15</u>	Price used to determine value
\$562.20	Insurance guarantee

2,000	Pounds per acre produced
<u>x \$0.15</u>	Harvested Price
\$300.00	Value of production
\$562.20	Insurance guarantee
<u>- \$300.00</u>	Value of production
\$262.00	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 website at: www.rma.usda.gov/tools/agent.html

Contact Us

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