

Springfield Regional Office — Springfield, IL

Revised August 2015

Mint

Indiana and Michigan

Crop Insured

You can insure mint 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.

Mint types include:

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

Counties Where Available

Mint is insurable in:

Indiana - La Porte, Pulaski and Starke counties

Michigan - Clinton 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

Insurance coverage begins:

- June 16, 2016 (basic coverage); or
- October 1, 2015 (winter coverage).

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Final adjustment of a loss;
- Final cutting;
- Abandonment of the crop;
- September 30, 2016 (basic coverage); or
- June 15, 2016 (winter coverage).

Important Dates

| | |
|--------------------------------|--------------------|
| Sales Closing (winter)..... | September 30, 2015 |
| Cancellation | September 30, 2015 |
| Insurance Begins (winter)..... | October 1, 2015 |
| Acreage Report (winter) | December 15, 2015 |
| Sales Closing | March 15, 2016 |
| Insurance Begins | June 16, 2016 |
| Acreage Report | July 15, 2016 |

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 | 80 | 85 |
| Premium Subsidy | 67 | 64 | 64 | 59 | 59 | 55 | 48 | 38 |
| Your Share | 33 | 36 | 36 | 41 | 41 | 45 | 52 | 62 |

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 2016 crop year, you may choose 55 percent to 100 percent of the prices shown below.

Established Prices:

| | |
|--------------------------------|------------|
| Peppermint: | \$22.00/lb |
| Spearmint (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

You have 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 |
| x .65 | Coverage level |
| 29.3 | Pound guarantee |
| - 12.0 | Pounds per acre production |
| 17.3 | Pounds per acre loss |
| x \$20.00 | Price election |
| \$346.00 | Final Payment Per Acre |

Winter Coverage Example

| | |
|-----------------|---|
| 29.3 | Pounds per acre guarantee |
| x .60 | Winter coverage level |
| 17.6 | Pound guarantee |
| x 30 | Acres w/out adequate stand-total 60 acres |
| 528 | Pounds |
| x 20.00 | Price election |
| \$10,560 | |
| x 1.00 | 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 website at: <http://www.rma.usda.gov/tools/agent.html>

Contact Us

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