

## Springfield Regional Office — Springfield, IL

Revised January 2016

# Spring Barley

## Michigan

### Crop Insured

You can insure spring-planted barley if:

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

### Counties Available

Spring Barley is insurable in Alger, Alpena, Arenac, Charlevoix, Cheboygan, Chippewa, Clare, Delta, Dickinson, Emmet, Gladwin, Grand Traverse, Huron, Ingham, Iosco, Iron, Isabella, Lapeer, Mackinac, Marquette, Menominee, Ogemaw, Osceola, Presque Isle, Sanilac, Shiawassee, St. Clair, and Tuscola 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.

### Insurance Period

Coverage begins on the later of:

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

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 barley 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
Subsidy Factors	Enterprise Unit	80	80	80	80	80	77
	Basic Unit	67	64	64	59	59	55
	Optional Unit	67	64	64	59	59	55

### Projected and Harvest Prices

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

**Harvest Price** - Based on the Chicago Board of Trade September Futures Contract from August 1, 2016, to August 31, 2016. A harvest price protects you when prices are above the projected price.

### Coverage Options

**Yield Protection** - Only protects against a production loss.

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

## Replanting 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.

**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

This example assumes 75-percent coverage level on a Revenue Protection with Harvest Price Exclusion plan and an average yield of 45 bushels per acre with 100 percent share. The projected price is \$3.51 and the harvest price is \$3.68.

45	Average yield
<u>x 0.75</u>	Coverage level
34	Bushels per acre guarantee
<u>x 100</u>	Acres
3,400	Bushels unit guarantee
<u>x \$3.51</u>	Projected price
\$11,934	Revenue protection guarantee

2,000	Actual bushels harvested
<u>x \$3.68</u>	Harvest price
\$7,360	Value of bushels harvested

\$11,934	Revenue protection guarantee
<u>- \$7,360</u>	Value of bushels harvested
\$4,574	Unit payment
<u>x 1.0</u>	Share
<b>\$4,574</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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