Crop Insured
You can insure burley tobacco if:
- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is intended for harvest.

Counties Available
Indiana - Bartholomew, Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Spencer, Switzerland, and Washington counties.
Ohio - Adams, Brown, Clermont, Gallia, Highland, Jackson, Lawrence, Pike, Scioto, and Warren 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 tobacco.
Please refer to definition of planted acreage.

Coverage ends at the earliest of:
- Total destruction of the crop;
- Removal of the tobacco from the unit where grown, except for curing, grading, and packing;
- Final adjustment of a loss;
- Abandonment of the crop; or

Important Dates
Sales Closing……………………………… March 15, 2018
Cancellation……………………………… March 15, 2018
Final Planting…………………………….. June 20, 2018
End of Late Planting Period………………July 5, 2018
Acreage Report………………………….. July 15, 2018
Final Harvest ………….. …………..October 10, 2018

Reporting Requirements
You must report all of your burley tobacco 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
</tr>
<tr>
<td>Your Share</td>
<td>33</td>
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</tbody>
</table>

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.

Coverage Options
Actual Production History (APH) - You choose the amount of your average yield you wish to insure and the percent of the RMA predicted price. If your production falls below your insured yield, you are paid a loss.
Catastrophic Risk Protection Coverage (CAT) - Pays 50 percent of your average yield and 55 percent of the projected price. CAT has no premium but does have a $300 administrative fee per crop per county.

Replant and Prevented Planting

Late Planting Period - If you choose to plant after the final planting date, the approved yield (per acre) will be reduced by:

- One percent per day for the first through the tenth day after the final planting date; and
- Two percent per day for the eleventh through the fifteenth day after the final planting date.

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 65-percent coverage level, a price election of $1.80, and an approved APH yield of 3,000 pounds per acre with a 100 percent share. The unit makes 500 pounds of harvested tobacco.

\[
\begin{align*}
3,000 & \quad \text{Pounds approved APH} \\
\times & \quad 0.65 \quad \text{Coverage level} \\
\times & \quad 2 \quad \text{Acres} \\
1,950 & \quad \text{Pounds per acre guarantee} \\
\times & \quad 3,900 \quad \text{Pounds unit guarantee} \\
\times & \quad 1.80 \quad \text{Price election} \\
\times & \quad 7,020 \quad \text{Value of production guarantee} \\
- & \quad 900 \quad \text{Value of pounds harvested} \\
\times & \quad 1.0 \quad \text{Share} \\
6,120 & \quad \text{Unit payment} \\
\times & \quad \text{Final payment}
\end{align*}
\]

For APH purposes, the pounds used to determine the value of production will be used to calculate the APH yield for the unit. If there is any Quality Adjustment (QA), the APH will be based on the pounds before applying any QA factor.

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

USDA/RMA
Springfield Regional Office
3300 Wabash Avenue
Springfield, IL 62711
Phone: (217) 241-6600
Fax: (217) 241-6618
Email: rsol@rma.usda.gov

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).