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.

Rice is insurable in Alexander and Union counties.

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.

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, 2018.

You must report all of your rice acreage, production, and any losses, when evident, to your insurance agent.

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.

<table>
<thead>
<tr>
<th>Coverage Level (percent)</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
<th>80</th>
<th>85</th>
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<tbody>
<tr>
<td>Enterprise Unit</td>
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<td>Basic Unit</td>
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<td>Optional Unit</td>
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</tbody>
</table>

Rice is projected to be harvested when fall prices are above the projected price. Protects you when fall prices are above the projected price.

Rice is protected from damage from a covered cause of loss; the appraisal does not exceed 90 percent of your guarantee; and it is practical to replant.

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.

Sales Closing/Cancellation .......... February 28, 2018
Final Planting .................................. May 25, 2018
Acreage Report ................................. July 15, 2018

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
planting date. After 25 days, your guarantee is 55 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
  x 0.75 Coverage level
       3,750 Pound guarantee
  x $0.147 Projected price
      $551.25 Insurance guarantee

2,000    Pounds per acre produced
  x $0.147 Projected Price
      $294 Value of production

$551.25 Insurance guarantee
- $294.00 Value of production
$257.00 Final payment

Revenue Protection Example
5,000    APH yield pounds/acre
  x 0.75 Coverage level
       3,750 Pound guarantee
  x $0.15 Price used to determine value
      $562.20 Insurance guarantee

2,000    Pounds per acre produced
  x $0.15 Harvested Price
      $300.00 Value of production

$562.20 Insurance guarantee
- $300.00 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 web site at www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/RMA
Springfield Regional Office
3500 Wabash Avenue
Springfield, IL 62711
Phone: (217) 241-6600
Fax: (217) 241-6618
Email: rsoil@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).