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 Available
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
Coverage begins:
- June 16, 2018 (basic coverage); or
- October 1, 2017 (winter coverage)
Coverage ends at the earliest of:
- Total destruction of the crop;
- Final adjustment of a loss;
- Final cutting;
- Abandonment of the crop;
- September 30, 2018 (basic coverage); or
- June 15, 2018 (winter coverage).

Important Dates
- Sales Closing (winter).................September 30, 2017
- Cancellation..............................September 30, 2017
- Insurance Begins (winter)...............October 1, 2017
- Acreage Report (winter)..............December 15, 2017
- Sales Closing ................................March 15, 2018
- Insurance Begins .............................June 16, 2018
- Acreage Report .............................July 15, 2018

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 and Premium Subsidies
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.

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.
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
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

\[
\begin{align*}
45 & \text{ Pounds per acre APH yield} \\
65 & \text{ Coverage level} \\
29.3 & \text{ Pound guarantee*} \\
- 12.0 & \text{ Pounds per acre production} \\
17.3 & \text{ Pounds per acre loss} \\
\times 17.65 & \text{ Price election} \\
\$305 & \text{ Final Payment Per Acre*}
\end{align*}
\]

Winter Coverage Example

\[
\begin{align*}
29.3 & \text{ Pounds per acre guarantee} \\
60 & \text{ Winter coverage level} \\
17.6 & \text{ Pound guarantee*} \\
\times 30 & \text{ Acres w/out adequate stand of total 60 acres} \\
528 & \text{ Pounds} \\
\times 17.65 & \text{ Price election} \\
\$9,319 & \text{ Final Payment} \\
\times 1.00 & \text{ share} \\
\$9,319 & \text{ Final Payment}
\end{align*}
\]

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](http://www.rma.usda.gov/tools/agent.html).

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<th>Item</th>
<th>Percent</th>
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<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55 48 38</td>
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<tr>
<td>Your Share</td>
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