Insured Crop
You can insure popcorn if:
- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is planted for harvest as popcorn; and
- It is grown under a processor contract.

Counties Available


**Michigan** - Branch, Calhoun, and St. Joseph 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 popcorn.
Insurance coverage ends with the earliest occurrence of one of the following:
- Total destruction of the crop;
- The date the crop should have been harvested;
- Abandonment of the crop;
- Final adjustment of a loss;
- The date the processor contract is fulfilled; or
- December 10, 2018.

Important Dates
- Sales Closing/Cancellation: March 15, 2018
- Final Planting: May 31, 2018
- End of Late Planting Period: June 25, 2018
- Acreage Reporting: July 15, 2018

Reporting Requirements
You must report all of your popcorn acreage, production, and any losses, when evident, to your crop insurance agent.

Coverage Levels and Premium Subsidies
Crop insurance premiums are subsidized as shown in the following table.

<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>
</tr>
</thead>
<tbody>
<tr>
<td>Enterprise Unit</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>77</td>
<td>68</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>Basic Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
<td>48</td>
<td>38</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
<td>48</td>
<td>38</td>
</tr>
</tbody>
</table>

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.
Projected and Harvest Prices

Projected Price - Based on the Chicago Board of Trade December Corn Futures Contract from February 1, 2018 to February 28, 2018.

Harvest Price - Based on the Chicago Board of Trade December Corn Futures Contract from October 1, to October 31, 2018 for Illinois, Indiana, and Ohio. The Michigan price is based on the Chicago Board of Trade December Corn Futures Contract from November 1, to November 31, 2018.

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.

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 plant after the final planting date, the guarantee is reduced by one percent for each day after the final planting date, provided the processor will accept late-planted production. After 25 days, the guarantee is 60 percent.

Prevented Planting - You may receive a prevented planting payment if you cannot plant on or before the final planting date because of an insurable cause.

Loss Example
This example assumes 75 percent coverage level on a yield protection policy with an average yield of 4,000 lbs/acre and a 100 percent share on 50 acres. The projected price is 0.1968 per pound.

Yield Protection

\[
\begin{align*}
4,000 \times 0.1968 &= \text{Projected price} \\
29,520 \text{ Insurance guarantee} \\
1,750 \times 50 &= \text{Pounds per acre produced} \\
87,500 \times 0.1968 &= \text{Projected price} \\
17,220 &= \text{Pounds produced} \\
3,000 \times 50 &= \text{Guarantee (pounds)} \\
150,000 &= \text{Guarantee (pounds)} \\
\end{align*}
\]

- $29,520 Insurance guarantee
- $17,220 Value of production
- $12,300 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 www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/RMA
Springfield Regional Office
3500 Wabash Ave.
Springfield, IL 62711
Phone: (217) 241-6600
Fax: (217) 241-6618
Email: rssoil@rma.usda.gov

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