Crop Insured
You can insure wheat 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
Illinois – All counties.
Indiana – All counties except Crawford.
Michigan – All counties except Alger, Baraga, Cheboygan, Crawford, Dickinson, Emmet, Gogebic, Houghton, Iron, Keweenaw, Luce, Marquette, Menominee, Oscoda, Roscommon, and Schoolcraft.
Ohio – All counties except Belmont, Cuyahoga, Gallia, Guernsey, Hamilton, Henry, Jackson, Jefferson, Monroe, Noble, and Vinton.

Causes of Loss
You are protected against the following:
- Adverse weather;
- Failure of irrigation water supply;
- Fire;
- Insect damage and/or plant disease, unless you have insufficiently or improperly applied pest or disease control measures; or
- Wildlife.

Insurance Period
Coverage begins on the later of:
- The date we accept your application; or
- The date you plant the wheat.
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, 2018.

Important Dates
Sales Closing/Cancellation……September 30, 2017
Final Planting………………………….Varies by county

Acreage Report
- Michigan………………………November 15, 2017
- Illinois, Indiana, Ohio…………December 15, 2017

Reporting Requirements
You must report all of your wheat 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, 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 55 60 65 70 75 80 85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55 48 38</td>
</tr>
<tr>
<td>Your Share</td>
<td>33 36 36 41 41 45 52 62</td>
</tr>
</tbody>
</table>

Projected and Harvest Prices
Projected Price - Based on the Chicago Board of Trade September Futures Contract from August 15, 2017, to September 14, 2017.

Harvest Price - Based on the Chicago Board of Trade September Futures Contract from July 1, 2018, to July 31, 2018. Protects you when fall prices are above the projected price.

Coverage Options
Yield Protection - Only protects against a production loss. The harvest price is not used.
Revenue Protection - Protects against loss of revenue due to a production loss, change in price, or a combination of both.

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.
Revenue Protection with Harvest Price Exclusion - Protects against loss of revenue due to a production loss, price decline, or a combination of both.

Area Risk Protection Insurance (ARPI) - Offers three insurance plans based on experience from an area, generally a county, rather than your actual yield.

Catastrophic 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.

Replanting and Prevented Planting
Replant Provisions - No replant payment will be made for acreage initially planted to winter wheat.

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 5 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 $8.57 and the harvest price is $9.25.

\[
\begin{align*}
45 \times .75 &= 34 \text{ Bushels per acre guarantee} \\
34 \times 100 &= 3,400 \text{ Bushels unit guarantee} \\
3,400 \times 8.57 &= 29,138 \text{ Revenue protection guarantee} \\
2,000 \times 9.25 &= 18,500 \text{ Value of bushels harvested} \\
29,138 - 18,500 &= 10,638 \text{ Revenue protection guarantee} \\
10,638 \times 1 &= 10,638 \text{ Final Payment}
\end{align*}
\]

Where to Buy Crop Insurance
You can buy a crop insurance policy from approved participating insurance agents. You can get a list of agents at any USDA service center or 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 62711-8287
Telephone: (217) 241-6600
Fax: (217) 241-6618
Email: rsoil@rma.usda.gov

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