

# Springfield Regional Office — Springfield, IL

Revised August 2017

# Wheat

## Illinois Indiana Michigan Ohio

### 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.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Share	33	36	36	41	41	45	52	62

### 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.

### 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 per cent 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.

45	Average yield
<u>x .75</u>	Coverage level
34	Bushels per acre guarantee
<u>x 100</u>	Acres
3,400	Bushels unit guarantee
<u>x \$8.57</u>	Projected price
\$29,138	Revenue protection guarantee
2,000	Actual bushels harvested
<u>x \$9.25</u>	Harvest price
\$18,500	Value of bushels harvested
\$29,138	Revenue protection guarantee
<u>- \$18,500</u>	Value of bushels harvested
\$10,638	Unit payment
<u>x 1.000</u>	Share
<b>\$10,638</b>	<b>Final Payment</b>

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

### Contact Us

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