



United States Department of Agriculture  
Risk Management Agency

August 2010

## 2010 COMMODITY INSURANCE FACT SHEET

# Rye

## Nebraska

### Crop Insured

The crop insured will be all rye grown in the county on insurable acreage, for which premium rates are provided, in which you have a share, and that is planted for harvest as grain.

### Counties Available

Rye insurance is available in the following counties in Nebraska: Antelope, Pierce, and Sheridan.

Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least three years of production history. Contact your crop insurance agent for details on requesting a written agreement.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Wildlife

<sup>1</sup>Including hail, frost, freeze, excess precipitation and drought.

<sup>2</sup>If due to an insured cause of loss.

<sup>3</sup>If due to natural causes.

<sup>4</sup>Only if effective control measures do not exist for such infestation.

### Insurance Period

Coverage begins when the rye is planted and ends the earliest of: (1) total destruction of the rye on the unit, (2) harvest of the unit, (3) final adjustment of a loss on the unit, (4) October 31, or (5) abandonment of the crop.

Note: Any acreage of rye damaged before the final planting date, to the extent that producers in the area would not normally further care for the crop, must be replanted to an appropriate type of rye unless the insurance provider agrees that replanting is not practical.

### Reporting Requirements

**Acreage Report**—You must give a report of all your rye acreage in the county by the acreage reporting date (November 15).

### Important Dates

Sales Closing .....	September 30, 2009
Cancellation Date .....	September 30, 2009
Final Planting Date .....	September 30, 2009
Acreage Report Date .....	November 15, 2009
Premium Billing .....	July 1, 2010
End of Insurance .....	October 31, 2010

### Coverage Levels and Premium Subsidies

Rye may be insured at the coverage levels shown below. Crop insurance premiums are subsidized as shown. 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
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

### Price Elections

Price of compensation per bushel in case of loss: The established price is \$4.30 per bushel.

## Insurance Units

**Basic Unit:** A basic unit includes all of your insurable rye in the county by share arrangement. Premiums are reduced 10 percent for a basic unit.

**Optional Unit:** If a basic unit consists of two or more sections of land and certain record keeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

## Plans of Insurance

APH is the only plan of insurance available for rye. The production guarantee is based on your individual yield history. Optional and basic units are available.

## Replant Provisions

No replanting payment is available in counties where rye is insurable.

## Late and Prevented Planting

A late planting period is applicable. Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. Limited or additional coverage may vary. These provisions provided protection on acreage that is planted after the final planting date or that cannot be planted. Please consult a crop insurance agent for details.

## Loss Example

A loss occurs when the bushels of rye produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 40 bushel per acre APH yield, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

$$\begin{array}{r} 30 \text{ bushels per acre APH yield} \\ \times .65 \text{ coverage level} \\ \hline 19.5 \text{ bushel guarantee*} \\ - 10.0 \text{ bushels per acre actually produced} \\ \hline 9.5 \text{ bushels loss} \\ \times 4.30 \text{ price election} \\ \hline \text{\$41.00 net indemnity*} \end{array}$$

\*Figures shown are on a per acre basis; guarantees and losses are paid on a unit basis. See policy provisions.

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