



United States Department of Agriculture
Risk Management Agency

January 2011

2011 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 conditions¹
Failure of irrigation water supply²
Fire³
Insects⁴
Plant disease⁴
Wildlife

¹Including hail, frost, freeze, excess precipitation and drought.

²If due to an insured cause of loss.

³If due to natural causes.

⁴Only 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, 2010
Cancellation Date	September 30, 2010
Final Planting Date	September 30, 2010
Acreage Report Date	November 15, 2010
Premium Billing	July 1, 2011
End of Insurance	October 31, 2011

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.

Subsidy Factor	Percent						
	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Coverage Level							
Basic Unit	1.000	0.67	0.64	0.64	0.59	0.59	0.55
Optional Unit		0.67	0.64	0.64	0.59	0.59	0.55

Catastrophic Coverage

Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the price election. 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 \$4.00 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 30 bushel per acre APH yield, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

$$\begin{array}{r} 30 \text{ bushels per acre APH yield} \\ \times .65 \text{ coverage level} \\ \hline 19.5 \text{ bushel guarantee*} \\ - 10.0 \text{ bushels per acre actually produced} \\ \hline 9.5 \text{ bushels loss} \\ \times 4.00 \text{ price election} \\ \hline \text{\$38.00 net indemnity*} \end{array}$$

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

Download Copies from the Web

Visit our online publications/fact sheets page at:
http://www.rma.usda.gov/aboutrma/fields/ks_rso/

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, or because all or part of an individual's income is derived from any public assistance program,. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.