



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Barley

Colorado

Crop Insured

Barley is insurable if:

- It is all summerfallow and irrigated winter and spring barley grown in the county on insurable acreage;
- Premium rates and program dates are provided;
- You have a share, and
- It is planted for harvest as grain under the Common Crop Insurance Policy.

Exceptions:

- Continuous crop barley is also insurable in La Plata County.
- Non-Irrigated barley is insurable in Moffat, Rio Blanco, and Routt Counties.

Exclusions: Barley may not be insured if:

- It is inter-planted with another crop;
- Planted into a grass or legume, or
- Planted as a nurse crop.

Counties Available

Winter barley insurance is available in Baca, Bent, Cheyenne, Elbert, Kiowa, Kit Carson, Las Animas, Otero, Prowers, and Pueblo counties. Spring barley insurance is available in Adams, Alamosa, Arapahoe, Baca, Bent, Boulder, Cheyenne, Conejos, Costilla, Delta, Elbert, Kiowa, Kit Carson, La Plata, Larimer, Las Animas, Logan, Moffat, Montrose, Morgan, Otero, Phillips, Prowers, Pueblo, Rio Blanco, Rio Grande, Routt, Saguache, Sedgwick, Washington, Weld, and Yuma counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least the 3 most recent years of production history for barley or a similar crop.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply³
Fire²
Insects⁴
Plant disease⁴
Wildlife

¹Such as hail, freeze, excess wind, excess rain, drought, and tornado.

²If due to natural causes.

³Only if due to an insured cause of loss within the insurance period.

⁴But not damage allowed because of insufficient or improper application of disease control measures.

Insurance Period

Insurance coverage begins on the later of:

- 1) Date we accept your application; or
- 2) Date when the barley is planted by the final planting date designated.

Insurance coverage ends at the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the unit;
- 3) Final adjustment of a loss on the unit;
- 4) Abandonment of the crop; or
- 5) October 31.

Important Dates

Winter Barley

Sales Closing/Cancellation.....	September 30
Final Planting Date ¹	October 15
Acreage Report Date.....	November 15
Premium Billing.....	August 15
End of Insurance.....	October 31

¹Applies to all winter barley counties except Pueblo, which has a Final Planting Date of October 31.

Spring Barley

Sales Closing/Cancellation.....	March 15
Final Planting Date ²	April 30
Final Planting Date ³	May 15
Final Planting Date ⁴	May 31
Acreage Report Date ⁵	July 15
Premium Billing.....	August 15
End of Insurance.....	October 31

²Applies to all counties where winter barley is insurable as well as Adams, Arapahoe, Boulder, Larimer, Logan, Morgan, Phillips, Sedgwick, Washington, Weld, and Yuma.

³Applies to Alamosa, Conejos, Costilla, Delta, La Plata, Montrose, Rio Grande, and Saguache.

⁴Applies to Moffat, Rio Blanco, and Routt.

Reporting Requirements

Acreage Report—You must give a report of all your barley acreage in the county to your crop insurance agent by the acreage reporting date.

Specialty Type Barley

Counties with a November 30 contract change date now have five types of barley: malting, waxy hulled, waxy hullless, hullless, and all others. You must report your acreage by the type planted.

Coverage Levels and Premium Subsidies

Barley may be insured at the coverage levels shown. Crop insurance premiums are subsidized as shown. If you choose the 75-percent coverage level and enterprise units, your coverage will be 75 percent of your approved actual production history (APH) yield, the premium subsidy is 77 percent, and your premium share is 33 percent of the base premium.

Coverage Level		0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factors	Enterprise Unit	0.800	0.800	0.800	0.800	0.800	0.770	0.680	0.530
	Basic Unit	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
	Optional unit	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
	Whole Farm Unit ²	0.800	0.800	0.800	0.800	0.800	0.800	0.710	0.560

¹Not available for Yield Protection Plan

Catastrophic Coverage

Catastrophic Risk Protection coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the established price election. The total cost for CAT coverage is an administrative fee of \$300 per crop per county. Administrative fees and premium costs for coverage levels above CAT are \$30 per crop per county. Available for Yield Protection Plan only.

Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Colorado Winter barley prices are based on the July futures market price for corn. The projected price discovery period is August 15 through September 14. The harvest price discovery period is June 1 through June 30. Colorado spring barley prices are based on the September futures market price for corn. The projected price discovery period is February 1 through February 28. The harvest price discovery period is August 1 through August 31. These prices will be released no later than 3 business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation, per bushel, in case of loss. Contact your agent or for more information see: <http://www.rma.usda.gov/tools/pricediscovery.html>

Insurance Units

Basic Unit: A basic unit includes all of your insurable corn acreage 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 recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

Enterprise Unit: Generally, all insured crop acreage in a county. Premium discounts apply.

Whole Farm Unit: Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply (Not available under the Yield Protection Plan).

Insurance Plans

Common Crop Insurance Policy Basic Provisions (11br).

Yield Protection Plan: An insurance plan that only provides protection against a production loss and is available only for crops for which revenue protection is available.

Revenue Protection Plan: An insurance plan that provides protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

Harvest Price Exclusion: Revenue protection with the use of the harvest price excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

Malting Barley Price and Quality Endorsement*

Supplemental coverage is available in Adams, Alamosa, Boulder, Conejos, Costilla, Larimer, Rio Grande, Saguache, and Weld counties for malting barley. An additional premium is charged when you choose this endorsement. See a crop insurance agent for more details.

*Not available with CAT

Replant Provisions*

A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee, or 8 bushels times your price election. No replanting payment will be made on acreage first planted before the earliest planting date.

*Not available with CAT, Group Risk Protection, or Group Risk Income Protection insurance plans.

Late and Prevented Planting*

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. The late planting period begins the day after the final planting date for the insured crop and ends 15 days after the final planting date.

*Not available with Group Risk Protection, or Group Risk Income Protection insurance plans.

Loss Example

Under yield protection a loss occurs when the bushels of barley produced for the unit fall below the production guarantee because of damage from a covered cause of loss. Under revenue protection a loss occurs when the value of production-to-count is less than the revenue protection guarantee due to a production loss and/or a revenue loss. Assume a 40 bushels per acre APH yield, 75-percent coverage level, \$6.99 winter projected price, \$5.45 harvest price, and basic unit coverage.

Yield Protection Example

40	APH yield bushels/acre
x .75	Coverage level
30	Bushel guarantee
x \$6.99	Projected price
\$209.70	Insurance guarantee
10	Bushels per acre produced
x \$6.99	Projected Price
\$69.90	Value of production
\$209.70	Insurance guarantee
- \$69.90	Value of production
\$139.80	Gross indemnity*

Revenue Protection Example

40	APH yield bushels/acre
x .75	Coverage level
30	Bushel guarantee
x \$6.99	Price used to determine value*
\$209.70	Insurance guarantee
10	Bushels per acre produced
x \$5.45	Harvested Price
\$54.50	Value of production
\$209.70	Insurance guarantee
- \$54.50	Value of production
\$155.20	Gross indemnity**

* Higher of projected price or harvest price

**Figures shown per acre; guarantees and losses are paid by unit. See policy provisions or ask your crop insurance agent for more information.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA web site at: <http://www3.rma.usda.gov/apps/agents/>

Regional Contact

USDA/Risk Management Agency

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