

## Oats Colorado

### Crop Insured

Oats (including hull-less oats) are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Planted for harvest as grain under the Small Grains Crop Provisions and the Common Crop Insurance Policy.

### Counties Available

Oats are insurable in Alamosa, Conejos, Elbert, Kit Carson, Logan, Mesa, Montrose, Morgan, Phillips, Rio Grande, Routt, Saguache, Sedgwick, Washington and Weld counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least 3 years of actual production history (APH). Contact a crop insurance agent for more information.

### Causes of Loss

Adverse weather conditions<sup>1</sup>

Earthquake

Failure of irrigation water supply<sup>2</sup>

Fire<sup>3</sup>

Insects<sup>4</sup>

Plant disease<sup>4</sup>

Volcanic eruption

Wildlife

<sup>1</sup>Such as hail, freeze, excess wind, excess rain, drought, and tornado.

<sup>2</sup>If caused by an insured cause of loss within the insurance period.

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

<sup>4</sup>But not damage due to insufficient or improper application of pest or disease control measures.

### Insurance Period

Insurance coverage begins on the later of:

- 1) Date we accept your application or
- 2) Date when the oats are planted

Insurance coverage ends at the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of the unit;
- 3) Final adjustment of a loss;

4) October 31; or

5) Abandonment of the crop.

### Important Dates

Sales Closing Date.....	March 31
Final Planting Date <sup>1</sup> .....	April 30
Final Planting Date <sup>2</sup> .....	May 15
Final Planting Date <sup>3</sup> .....	May 31
Acreage Report Date.....	July 15
Premium Billing Date.....	August 15
End of Insurance.....	October 31

<sup>1</sup>Kit Carson, Logan\*, Morgan\*, Phillips\*, Sedgwick\*, Washington\* and Weld\* counties. \*Date applies to non-irrigated oats.

<sup>2</sup>Alamosa, Conejos, Mesa, Montrose, Rio Grande and Saguache counties.

<sup>3</sup>Logan\*\*, Montrose\*\*, Morgan\*\*, Phillips\*\*, Routt, Sedgwick\*\*, Washington\*\* and Weld\*\* counties. \*Date applies to irrigated oats.

**Note:** Elbert county has a map with classifications to assign program dates for the applicable crop/type/practice that is in effect.

### Reporting Requirements

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

### Definitions

**APH Yield**—Actual production history (APH) yield used to determine the production guarantee. Your APH is based on up to 10 years of actual and/or assigned yields.

**Production Guarantee**—Number of bushels guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you choose and by the number of acres in the unit.

**High Risk Land (HRL)**—Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

**High Risk Land Exclusion Option**—An option to exclude all high risk land by crop and county from additional coverage. You must buy catastrophic risk protection coverage and this option must be signed by the sales closing date.

**Written Agreement**—Document designed to provide coverage for insurable crops when coverage or rates are unavailable and to modify insurance offers when specifically permitted.

## Coverage Levels and Premium Subsidies

Oats may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. For example, if you choose the 75-percent coverage level, your coverage will be 75 percent of your approved APH yield, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium.

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.00	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 Risk Protection coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the 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.

## Price Elections

Price of compensation per bushel in case of loss.

Oats.....\$3.55 per bushel

## Insurance Units

**Basic Unit:** A basic unit includes all of your insurable oat 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.

## Insurance Plans

**Actual Production History**— Production guarantee based on **individual** yield history. Optional and basic units are available.

## 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 5 bushels, multiplied by your price election.

\*Not available with CAT insurance

## Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Not available for all plans of insurance. Please consult a crop insurance agent for details.

## Loss Example

A loss occurs when the bushels of oats produced for the unit fall below the production guarantee because of damage from a covered cause of loss. Assume a 32 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

32	Bushels per acre APH yield
x .75	Coverage level
24	Bushel guarantee*
- 14	Bushels per acre actually produced
10	Bushels per acre loss
x \$3.55	Price election
\$36.00	Gross indemnity*

\* Figures shown per acre; guarantees and losses paid by unit. See policy provisions.

## 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

Topeka Regional Office  
2641 SW Wanamaker Rd., Suite 201  
Topeka, KS 66614  
Telephone: (785) 228-5512  
Fax: (785) 228-1456  
E-mail: [rsoks@rma.usda.gov](mailto:rsoks@rma.usda.gov)

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