United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Sunflowers

Colorado

Crop Insured

Sunflowers are insurable if:

- They are an oil type sunflowers (includes birdseed varieties);
- They are a non-oil type sunflowers;
- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Planted for harvest as sunflower seed.

Sunflowers are not insurable if:

- Inter-planted with another crop or
- Planted into an established grass or legume.

Contact a crop insurance agent for more details.

Counties Available

Insurance for sunflowers is available in the following counties: Adams, Arapahoe, Baca, Cheyenne, Denver, Elbert, Kiowa, Kit Carson, Lincoln, Logan, Morgan, Phillips, Prowers, Sedgwick, Washington, Weld, and Yuma.

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.

Causes of Loss

Adverse weather conditions[1]
Failure of irrigation water supply[3]
Fire[2]
Insects[4]
Plant disease[4]
Wildlife

[1]Including, hail, frost, freeze, excess precipitation, and drought.
[2]If due to natural causes.
[3]If due to an insured cause of loss within the insurance period.
[4]But not damage due to insufficient or improper applications of pest or disease control measures.

Insurance Period

Coverage begins when the sunflowers are planted and ends the earliest of:

(1) total destruction of the crop,
(2) abandonment of the crop,
(3) completion of harvest,
(4) final adjustment of a loss,
(5) November 30.

Reporting Requirements

Acreage Report—You must give a report of all your sunflower acreage in the county by the acreage reporting date.

Important Dates

Sales Closing/Cancellation Date	March 15
Earliest Planting Date	May 15
Final Planting Date[1]	June 15
Final Planting Date[2]	June 20
Final Planting Date[3]	June 25
Acreage Report Date	July 15
Premium Billing Date	August 15
End of Insurance	November 30

[1]Applies to Adams, Arapahoe, and Weld Counties.
[2]Applies to Cheyenne, Elbert, Kiowa, Kit Carson, Lincoln, Logan, Morgan, Phillips, Sedgwick, Washington, and Yuma Counties.
[3]Applies to Baca and Prowers Counties.

Special Provisions of Insurance

Insurance will not attach to any acreage on which sunflowers, canola, crambe, dry beans, safflowers, mustard, or rapeseed was planted in the previous crop year. A crop which was planted and then all plant growth is terminated by chemical or mechanical means prior to the acreage reporting date, will not be considered planted for rotational purposes ONLY. The insured is responsible to provide proof of insurability.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

Insurance shall not attach or be considered to have attached to a planted non-irrigated crop on acreage from which, in the same calendar year:
1) A perennial hay crop was harvested; or
2) A crop, including a cover crop, reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage.

For purposes of insurability under this Special Provision, a cover crop is one that meets the definition of a cover crop in the Basic Provisions and was planted within the last 12 months. Termination means growth has ended.

Acreage will be insured that has been planted with a single implement designed to place the seed (at the proper depth) into the soil in rows too narrow to permit cultivation will be insurable. Acreage on which seed is first broadcast onto the surface of the soil using any implement or aircraft, and on which the seed subsequently is incorporated into the soil, will not be insurable.

Coverage Levels and Premium Subsidies

Sunflowers may be insured at the coverage levels shown below. Crop insurance premiums are subsidized as shown.

	Coverage Level	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factors	Enterprise Unit	0.80	0.80	0.80	0.80	0.80	0.77	0.68	0.53
	Basic Unit	0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38
	Optional unit	0.67	0.64	0.64	0.59	0.59	0.55	0.48	0.38
	Whole Farm Unit[1]	0.80	0.80	0.80	0.80	0.80	0.80	0.71	0.56

[1]Not available for Yield Protection Plan

If you select the 0.75 coverage level and Enterprise Units, your coverage will be 75 percent of your approved APH yield, the premium subsidy is 77 percent, and your premium share is 33 percent of the base premium.

Catastrophic Coverage

Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the projected price. 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. Available for Yield Protection Plan only.

Price Elections

Prices are calculated in accordance with the Commodity Exchange Price Provisions. Sunflower prices are based on the December futures market price for soybean oil. The projected price discovery period in Colorado is February 1 through February 28. The harvest price discovery period is October 1 through October 31. These prices, for both oil and confectionary types of sunflowers, will be released no later than three business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation in case of a 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 sunflower 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 record keeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.
Enterprise Unit: Generally, all the insured sunflower 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.

Plans of Insurance

Common Crop Insurance Policy Basic Provisions (11br).

- **Yield Protection Plan** is a plan of insurance that only provides protection against a production loss and is available only for crops for which revenue protection is available.
- **Revenue Protection Plan** is plan of insurance that provides protection against loss of revenue 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.

Replant Provisions (not available under CAT)

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of the per-acre revenue guarantee and it is practical to replant. The projected price is used to determine if 90 percent of the per-acre revenue guarantee can be achieved. The maximum replanting payment will be the lesser of 20 percent of the per-acre revenue guarantee based on the projected price or an amount equal to 175 pounds of seed times the projected price.

Late and Prevented Planting

Your prevented planting coverage will be 60 percent of your per-acre revenue guarantee for timely planted acreage. You may increase your prevented planting coverage to a level specified in the actuarial documents by paying an additional premium. These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted at all. In lieu of Section 17(f)(5)(ii) of the Common Crop Insurance Basic Provisions, haying or grazing a cover crop will not impact eligibility for a prevented planting payment provided such action did not contribute to the acreage being prevented from planting. Please consult a crop insurance agent for details.

Loss Example

Under yield protection a loss occurs when the pounds of sunflowers produced for the unit fall below the production guarantee as a result 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 loss of revenue.

This example assumes a 800 pounds/acre APH yield, 75 percent coverage level, $.282 projected price for oil, $.265 harvest price for oil, and basic unit coverage.

Yield Protection

800	APH yield pounds/acre
x .75	Coverage level
600	Pound guarantee
x $0.282	Projected price
$169.20	Insurance guarantee
400	Pounds per acre produced
x $0.282	Projected Price
$112.80	Value of production
$169.20	Insurance guarantee
- $112.80	Value of production
$56.00	**Gross indemnity****

Revenue Protection

800	APH yield Pounds/acre
x .75	Coverage level
600	Pound guarantee
x $0.282	Price used to determine value*
$169.20	Insurance guarantee
400	Pounds per acre produced
x $0.265	Harvested Price
$106.00	Value of production
$169.20	Insurance guarantee
- $106.00	Value of production
$63.00	**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 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

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