



United States Department of Agriculture  
Risk Management Agency

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2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Barley

## Nebraska

### Crop Insured

Barley is insurable if:

- It is irrigated and non-irrigated 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:

- Any acreage of fall planted barley is not insured unless you request such coverage on or before the spring sales closing date, and we agree in writing that the acreage has an adequate stand in the spring to produce the yield used to determine your production guarantee.

### 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

Barley is insurable in the following counties: Banner, Box Butte, Boyd, Cedar, Cheyenne, Colfax, Dawes, Dawson, Deuel, Dixon, Holt, Kimball, Knox, Sheridan, Sherman, Stanton, Valley, and Wayne.

Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least the three most recent years of production history for barley or a similar crop.

### Causes of Loss

Adverse weather conditions<sup>1</sup>

Failure of irrigation water supply<sup>3</sup>

Fire<sup>2</sup>

Insects<sup>4</sup>

Plant disease<sup>4</sup>

Wildlife

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

<sup>2</sup>If due to natural causes.

<sup>3</sup>Only if due to an insured cause of loss within the insurance period.

<sup>4</sup>But 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

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

### Reporting Requirements

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

### Coverage Levels and Premium Subsidies

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

Coverage Level		0.50	0.55	0.60	0.65	0.70	0.75
Subsidy Factors	Enterprise Unit	0.800	0.800	0.800	0.800	0.800	0.770
	Basic Unit	0.670	0.640	0.640	0.590	0.590	0.550
	Optional unit	0.670	0.640	0.640	0.590	0.590	0.550
	Whole Farm Unit <sup>2</sup>	0.800	0.800	0.800	0.800	0.800	0.800

<sup>1</sup>Not available for Yield Protection Plan

## Catastrophic Coverage

Catastrophic 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 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. Nebraska 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 July 1 through July 31. These prices 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 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 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\*

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 Catastrophic Risk Protection, 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 25 days after the final planting date.

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

## Malting Barley Price and Quality Endorsement (not available under CAT)

Supplemental coverage is available in Kimball County for malting barley in addition to the coverage provided by the barley crop provisions. An additional premium is charged when selected. See a crop insurance agent for more details.

## Loss Example

Under yield protection a loss occurs when the bushels of barley 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 40 bushels/acre APH yield, 75-percent coverage level, \$7.84 spring projected price, \$6.85 spring harvest price, and basic unit coverage.

### Yield Protection Example

40	APH yield bushels/acre
<u>x .75</u>	Coverage level
30	Bushel guarantee
<u>x \$7.84</u>	Projected price
\$235.20	Insurance guarantee
10	Bushels per acre produced
<u>x \$7.84</u>	Projected Price
\$78.40	Value of production
\$235.20	Insurance guarantee
- <u>\$78.40</u>	Value of production
<b>\$157.00</b>	<b>Gross indemnity*</b>

### Revenue Protection Example

40	APH yield bushels/acre
x <u>.75</u>	Coverage level
30	Bushel guarantee
x <u>\$7.84</u>	Price used to determine value*
\$235.20	Insurance guarantee
10	Bushels per acre produced
x <u>\$6.85</u>	Harvested Price
\$68.50	Value of production
\$235.20	Insurance guarantee
- <u>\$68.50</u>	Value of production
<b>\$167.00</b>	<b>Gross indemnity**</b>

\* 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

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