

Topeka Regional Office — Topeka, KS

Revised July 2014

Dry Beans

Colorado

Crop Insured

Dry beans are insurable if:

- They are all the irrigated dry beans grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted for harvest as dry beans; and
- They are planted under the Dry Beans Crop Provisions and the Common Crop Insurance Policy.

Dry Beans are not insurable, unless insurance is allowed by the Special Provisions or a written agreement, if they are:

- Other dry bean types and practices not listed;
- Interplanted with another crop; or
- Planted into an established grass or legume.

Counties Available

Dry beans are insurable in Adams, Boulder, Cheyenne, Crowley, Delta, Dolores, El Paso, Kit Carson, La Plata, Larimer, Lincoln, Logan, Mesa, Montezuma, Montrose, Morgan, Otero, Phillips, Pueblo, San Miguel, Sedgwick, Washington, Weld, and Yuma counties. 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

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire if caused by an insured peril during the insurance year;
- Insect damage, but not damage due to insufficient or improper application of control measures;
- Plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the dry beans are planted by the final planting date designated.

Insurance coverage ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss on the unit;
- Abandonment of the crop; or
- October 31.

Important Dates

Sales Closing Date/Cancellation March 15, 2014
Earliest Planting Date May 15, 2014
Final Planting DateVaries by County
Acreage Report Date July 15, 2014
Premium Billing Date August 15, 2014
End of Insurance October 31, 2014

Reporting Requirements

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

Definitions

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

Contract Seed Beans - Dry beans grown under the terms of a seed bean processor contract for the purpose of producing seed to be used for producing dry beans or vegetable beans in a future crop year.

Dry beans - The crop defined by The United States Standards for Beans excluding contract seed beans.

Production Guarantee - Number of pounds guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select by the number of acres in the unit.

Type - A category of beans identified as a type in the Special Provisions.

Coverage Levels and Premium Subsidies

Dry beans may be insured at the coverage levels shown. 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.

Coverage Level		CAT	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factor	Basic Unit	1.000	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

For coverage levels above the Catastrophic Risk Protection (CAT) level, in addition to premium costs, administrative fees are \$30 per crop per county.

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.

Price Elections

Price of compensation per pound in case of loss. Established prices for dry beans are listed below.

Anasazi	\$0.45 per pound
Black	\$0.33 per pound
Great Northern	\$0.34 per pound
Light Red Kidney	\$0.43 per pound
Pea (Navy)	\$0.33 per pound
Pink	\$0.34 per pound
Pinto	\$0.31 per pound
Small White	\$0.33 per pound
Yellow	\$0.40 per pound

Dry bean types vary by county.

Insurance Units

Basic Unit - A basic unit includes all of your insurable dry beans 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 dry beans. The production guarantee is based on your individual yield history.

Replant Provisions

The maximum amount of the replanting payment per acre will be the lesser of 20 percent of the production guarantee or 200 pounds, multiplied by your price election, multiplied by your share.

Late and Prevented Planting

A late planting period is applicable. The dry beans crop provisions provide protection on acreage that is planted after the final planting date. In lieu of the definition of late planting period in section 1 of the Basic Provisions, 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.

Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. If you have additional coverage, you may pay an additional premium and increase your prevented planting coverage to a higher level specified in the actuarial documents. Please consult a crop insurance agent for details.

Loss Example

A loss occurs when the pounds of dry beans produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 1,600 pounds per acre APH yield, 65 percent coverage level, 100 percent of the established price for Pinto, and basic unit coverage.

1,600	Pounds per acre APH yield
<u>x 0.65</u>	Coverage level
1,040	Pound guarantee
<u>- 540</u>	Pounds per acre actually produced
500	Pounds per acre loss
<u>x \$0.31</u>	Price election
\$155.00	Gross indemnity

Figures shown are on a per acre basis; guarantees and losses are paid on a unit basis. 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 on the RMA website at:

www3.rma.usda.gov/apps/agents/

Contact Us

USDA/Risk Management Agency
Topeka Regional Office
2641 SW Wanamaker Rd., Suite 201
Topeka, KS 66614
Phone: (785) 228-5512
Fax: (785) 228-1456
E-mail: rsoks@rma.usda.gov

Download Copies from the Web

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

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