

## Topeka Regional Office — Topeka, KS

June 2014

# Dry Peas

## Colorado

### Crop Insured

Dry peas are insurable if:

- They are all the dry peas types grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted for harvesting once maturity is reached as dry peas or contract seed peas, if the processor/seed company contract is executed on or before the acreage reporting date; and
- They are planted under the Dry Peas Crop Provisions and the Common Crop Insurance Policy.

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

- Interplanted with another crop;
- Planted into a grass or legume;
- Planted as a nurse crop;
- Planted to plow down, graze, harvest as hay or otherwise not harvest as a mature dry peas crop; or
- Spring smooth green or yellow type dry peas that are planted on acreage that does not meet the rotation requirements contained in the Special Provisions.

### Counties Available

Dry peas are insurable in Phillips and Sedgwick 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 peas 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
- September 30.

### Important Dates

Sales Closing Date.....	March 15, 2014
Cancellation Date.....	March 15, 2014
Final Planting Date .....	April 30, 2014
Acreage Report Date.....	July 15, 2014
Premium Billing Date.....	August 15, 2014
End of Insurance.....	September 30, 2014

### Reporting Requirements

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

## Coverage Levels and Premium Subsidies

Dry peas 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	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

The established price of compensation per pound in case of loss for smooth green or yellow is 0.15/lb. The contract price is only available for certified organic dry peas. See the Contract Price Addendum for details.

## Insurance Units

**Basic Unit** - A basic unit includes all of your insurable dry peas 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 peas. 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 peas 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 peas produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 1,460 pounds per acre APH yield for smooth green type dry peas, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

1,460	Pounds per acre APH yield
<u>x 0.65</u>	Coverage level
949	Pounds guarantee
<u>- 249</u>	Pounds per acre actually produced
700	Pounds loss
<u>x 0.15</u>	Price election
<b>\$105.00</b>	<b>Net indemnity</b>

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/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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