



## Topeka Regional Office — Topeka, KS

Revised March 2014

# Sunflowers

## Colorado

### Crop Insured

All oil (includes birdseed varieties) and non-oil type sunflowers grown in the county are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; or
- They are planted for harvest as sunflower seed under the Common Crop Insurance Policy.

Sunflowers are not insurable if:

- Interplanted with another crop;
- Planted into an established grass or legume, unless excepted by the NRCS Cover Crop Guidelines;
- Planted on non-irrigated crop on acreage from which, in the same calendar year a perennial hay crop was harvested;
- Planted on non-irrigated acreage from which, in the same calendar year a crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage;
- Planted on 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;
- They follow a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions;
- They are planted on any acreage which does not meet the rotation requirements shown in the Special Provisions; or
- Any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless we agree that it is not practical to replant.

### Rotational Requirements:

- Insurance will not begin on any acreage on which sunflowers, canola, crambe, dry beans, safflowers, mustard, or rapeseed were planted in the previous crop year.
- A crop that was planted and then had all plant growth 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. Contact a crop insurance agent for more details.

### Counties Available

Sunflowers are insurable in Adams, Arapahoe, Baca, Cheyenne, Denver, Elbert, Kiowa, Kit Carson, Lincoln, Logan, Morgan, Phillips, Prowers, Sedgwick, Washington, Weld, and Yuma 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

You are protected against the following:

- Adverse weather conditions;
- Fire;
- Wildlife;
- Insects, but not damage due to insufficient or improper application of pest control measures;
- Plant disease, but not damage due to insufficient or improper application of disease control measures;
- Earthquake;
- Volcanic eruption; or
- Failure of the irrigation water supply due to a cause of loss specified above.

## Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the sunflowers are planted.

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;
- Abandonment of the crop; or
- November 30.

## Important Dates

Sales Closing/Cancellation Date.....March 15, 2014  
Earliest Planting Date.....May 15, 2014  
Final Planting Date.....Varies by County  
Acreage Report Date.....July 15, 2014  
Premium Billing.....August 15, 2014  
End of Insurance.....November 30, 2014

## Reporting Requirements

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

## Coverage Levels and Premium Subsidies

Sunflowers may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. The Whole Farm Unit is not available for the Yield Protection Plan.

| Coverage Level  |                 | 0.50  | 0.55  | 0.60  | 0.65  | 0.70  | 0.75  | 0.80  | 0.85  |
|-----------------|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Subsidy Factors | Enterprise Unit | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 | 0.770 | 0.680 | 0.530 |
|                 | Basic Unit      | 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 |
|                 | Whole Farm Unit | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 | 0.800 | 0.710 | 0.560 |

If you select the 75-percent coverage level and Enterprise Units, your coverage will be 75 percent of your approved actual production history (APH) yield, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium. 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 established price election. The total cost for CAT coverage is an administrative fee of \$300 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:

[www.rma.usda.gov/tools/pricediscovery.html](http://www.rma.usda.gov/tools/pricediscovery.html)

The contract price is only available for certified organic sunflowers. See the Contract Price Addendum for details.

## 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. Optional units may be by type.

**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.

## Insurance Plans

### Common Crop Insurance Policy Basic Provisions

**Yield Protection Plan** is 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** is 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** is a 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 guarantee, or 190 pounds times your price election. No replanting payment will be made on acreage first planted before the earliest planting date. Not available with the Catastrophic Risk Protection insurance plan.

### Late Planting

These provisions provide protection on acreage that is planted after the final planting date. The late planting period begins the day after the final planting date for the insured crop and ends 20 days after the final planting date.

### Prevented Planting

These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. 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.

### 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, \$0.266 projected price for oil, \$0.214 harvest price for oil, and basic unit coverage.

### Yield Protection Example

|                   |                          |
|-------------------|--------------------------|
| 800               | APH yield pounds/acre    |
| <u>x 0.75</u>     | Coverage level           |
| 600               | Pound guarantee          |
| <u>x \$0.266</u>  | Projected price          |
| \$159.60          | Insurance guarantee      |
| 400               | Pounds per acre produced |
| <u>x \$0.266</u>  | Projected Price          |
| \$106.40          | Value of production      |
| \$159.60          | Insurance guarantee      |
| <u>- \$106.40</u> | Value of production      |
| <b>\$53.00</b>    | <b>Gross indemnity</b>   |

### Revenue Protection Example

|                   |                               |
|-------------------|-------------------------------|
| 800               | APH yield Pounds/acre         |
| <u>x 0.75</u>     | Coverage level                |
| 600               | Pound guarantee               |
| <u>x \$0.266</u>  | Price used to determine value |
| \$159.60          | Insurance guarantee           |
| 400               | Pounds per acre produced      |
| <u>x \$0.214</u>  | Harvested Price               |
| \$ 85.60          | Value of production           |
| \$159.60          | Insurance guarantee           |
| <u>- \$ 85.60</u> | Value of production           |
| <b>\$74.00</b>    | <b>Gross indemnity</b>        |

The price used to determine value in the revenue protected example above is the higher of the 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 at all USDA service centers and on the RMA web site at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

### Contact Us

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