

Topeka Regional Office — Topeka, KS

Revised March 2014

Burley Tobacco

Missouri

Crop Insured

Burley tobacco is insurable if:

- It is all the burley tobacco grown in the county on insurable acreage;
- Premium rates are provided;
- It is a crop following a cover crop when the cover crop meets the definition provided in the Basic Provisions, was planted within the last 12 months, and is managed and terminated according to Natural Resources Conservation Service guidelines;
- It is burley tobacco planted for harvest under the Tobacco Crop Provisions; and
- You have a share. You will be considered to have a share in the insured crop if you retain control of the acreage on which the tobacco is grown and you are at risk of loss;

Burley tobacco is not insurable if:

- It is planted in any manner other than as provided in the definition of “planted acreage” in section 1 of the Tobacco Crop Provisions, unless otherwise provided by the Special Provisions of Insurance or by written agreement;
- The acreage is damaged before the final planting date to the extent that the majority of producers in the area would normally not further care for the tobacco crop, unless such crop is replanted or we agree that replanting is not practical; or
- It follows a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Counties Available

Burley tobacco is insurable in Buchanan, Chariton, Clinton, Howard, and Platte counties. 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 burley tobacco or a similar crop.

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;
- 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;
- Wildlife;
- Earthquake;
- Volcanic eruption; or
- Failure of irrigation water supply, if caused by an insured peril during the insurance year.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the burley tobacco is transplanted.

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

- Total destruction of the crop;
- Removal of the tobacco from the unit where grown, except for curing, grading, and packing;
- Final adjustment of a loss on the unit;
- Abandonment of the crop;
- February 28.

Important Dates

Sales Closing Date.....	March 15, 2014
Cancellation Date.....	March 15, 2014
Final Planting Date.....	June 25, 2014
Acreage Report Date.....	July 15, 2014
Premium Billing.....	January 1, 2015
End of Insurance.....	February 28, 2015

Reporting Requirements

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

Definitions

Approved APH Yield - An approved actual production history (APH) yield is based on your actual yields or the county average yield (transitional or "T" yield) and is used to determine the guarantee.

Planted Acreage - In addition to the definition contained in the Basic Provisions, land in which tobacco seedlings, including hydroponic plants, have been transplanted by hand or machine from the tobacco bed to the field.

Production Guarantee - Number of pounds guaranteed per acre determined by multiplying your approved yield times the coverage level percentage you select.

Coverage Levels and Premium Subsidies

Burley tobacco may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown.

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

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

Price Elections

Price of compensation per bushel in case of loss.
Established Price for Type 031-Burley\$2.05/lb.

Catastrophic Coverage

CAT coverage is available at 50 percent of your actual production history (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, regardless of the acreage.

Insurance Units

Basic Unit - A basic unit includes all of your insurable burley tobacco 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.

Insurance Plans

Common Crop Insurance Policy Basic Provisions and Tobacco Crop Provisions - APH is the only plan of insurance available for burley tobacco. The production guarantee is based on your individual yield history.

Replant Provisions

No replant payment is available for burley tobacco.

Late Planting

For any insured acreage initially planted after the final planting date (FPD), the production guarantee (per acre) will be reduced by:

- One percent per day for each acre or portion thereof planted during the first through the tenth day immediately following the FPD; or
- Two percent per day for each acre or portion thereof planted during the eleventh through the fifteenth day after the FPD.

The premium per acre for late planted acreage will be the same as for timely planted acreage.

Prevented Planting

Your prevented planting coverage will be 35 percent of your production guarantee for timely planted acreage. Additional prevented planting coverage levels are not available for burley tobacco.

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

This example is for burley tobacco and assumes 65 percent coverage level, approved APH yield of 2,300 pounds per acre, and price election of \$2.05.

2,300	APH yield
x 0.65	coverage level
1,495	pounds per acre guarantee
- 600	pounds per acre produced
895	pounds per acre loss
x \$2.05	price election
\$1,835.00	Final indemnity

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 RMA's website at: www3.rma.usda.gov/apps/agents/.

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