

Topeka Regional Office - Topeka, KS

Revised February 2014

Wheat

Missouri

Crop Insured

Wheat is insurable if:

- It is irrigated and non-irrigated wheat 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.

Wheat may not be insured if:

- It is interplanted with another crop;
- Planted into a grass or legume, unless excepted by the [Natural Resources Conservation Service Cover Crop Guidelines](#); or
- Planted as a nurse crop.

Counties Available

Winter wheat is insurable in 96 counties throughout Missouri. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least 3 years of production history.

Causes of Loss

- 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 we accept your application; or
- Date when the wheat is planted by the final planting date designated.

Insurance coverage ends with 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.....September 30, 2013

Cancellation Date.....September 30, 2013

Final Planting Date

Adair, Andrew, Atchison, Audrain, Boone, Buchanan, Caldwell, Callaway, Carroll, Chariton, Clark, Clay, Clinton, Daviess, De Kalb, Gentry, Grundy, Harrison, Holt, Howard, Knox, Lewis, Lincoln, Linn, Livingston, Macon, Marion, Mercer, Monroe, Montgomery, Nodaway, Pike, Platte, Putnam, Ralls, Randolph, Ray, St. Charles, Schuyler, Scotland, Shelby, Sullivan, Warren, and Worth

counties.....October 31, 2013

Final Planting Date

Barry, Barton, Bates, Benton, Bollinger, Butler, Cape Girardeau, Cass, Cedar, Christian, Cole, Cooper, Crawford, Dade, Dunklin, Franklin, Gasconade, Greene, Henry, Hickory, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, McDonald, Madison, Maries, Miller, Mississippi, Moniteau, Morgan, New Madrid, Newton, Osage, Pemiscot, Perry, Pettis, Polk, Ripley, St. Clair, St. Genevieve, St. Francois, St. Louis, Saline, Scott, Stoddard, Texas, Vernon and Wayne.....November 15, 2013

Acreage Report Date.....December 15, 2013

Premium Billing Date.....July 1, 2014

End of Insurance.....October 31, 2014

Reporting Requirements

Acreage Report - You must report all of your wheat acreage in the county by the acreage reporting date.

Special Provisions of Insurance

Insurance restrictions apply to acreage that has been planted using broadcast seeding methods. Insurance is available for wheat produced using organic farming practices.

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 assigned yields and adjusted and/or unadjusted transitional yields.

Production Guarantee - Number of bushels guaranteed per unit. Multiply your APH yield (per acre) by the coverage level percentage you choose and by the number of acres in the unit.

Coverage Levels

Wheat may be insured at the coverage levels shown in the table below. 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 ¹	0.800	0.800	0.800	0.800	0.800	0.800	0.710	0.560

If you choose the 75-percent coverage level and Enterprise Units, your coverage is 75 percent of your approved APH yield, the premium subsidy is 77 percent, and your premium share is 33 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 coverage is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of \$300 per crop, per county regardless of the acreage. CAT is available for the Yield Protection Plan only.

Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Missouri winter wheat prices are based on the September futures market price for wheat. The projected price discovery period is August 15 through September 14. The harvest price discovery period is July 1 through July 31. These prices are released no later than 3 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: www.rma.usda.gov/tools/pricediscovery.html.

The contract price is only available for certified organic wheat. See the [Contract Price Addendum](#) for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable wheat 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 the 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.

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 revenue loss due to a production loss, price decline or increase, or a combination of both.
- **Harvest Price Exclusion** provides revenue protection though the use of the harvest price is excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

Area Risk Protection Insurance (ARPI) Basic Provisions -

- **Area Yield Protection Plan** provides protection against loss of yield due to a county level production loss. This plan does not provide protection against loss of revenue or upside harvest price protection.
- **Area Revenue Protection Plan** provides protection against loss of revenue due to a county level production loss, a price decline, or a combination of both.
- **Area Revenue Protection with Harvest Price Exclusion Plan** provides protection against loss of revenue due to a county level production loss, price decline, or a combination of both. This plan does not provide upside harvest price protection.

Only Area Yield Protection is available for CAT level coverage. ARPI may not be available in every county.

Trend-Adjusted APH Yield Option

The Trend-Adjusted APH Yield Option adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county's historical yield trend, which is provided in the county actuarial documents. The approved APH yield is calculated using trend-adjusted yields and any other applicable yields within the APH database. It may not be available for all practices and the factor may vary by practice. This option is not available under CAT or with ARPI insurance plans.

Late and Prevented Planting

These provisions provide protection on acreage planted after the final planting date or that cannot be planted. Please contact a crop insurance agent for details.

Loss Example

Under yield protection a loss occurs when the bushels of wheat produced for the unit fall below the production guarantee due to 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 revenue loss. Assume a 40 bushels per acre APH yield, 75-percent coverage level, \$6.72 winter projected price, \$6.25 harvest price, and basic unit coverage.

Yield Protection Example

40	APH yield bushels/acre
x 0.75	Coverage level
30	Bushel guarantee
x \$6.72	Projected price
\$201.60	Insurance guarantee
10	Bushels per acre produced
x \$6.72	Projected price
\$67.20	Value of production
\$201.60	Insurance guarantee
- \$67.20	Value of production
\$134.00	Gross indemnity (per acre)

Revenue Protection Example

40	APH yield bushels/acre
x 0.75	Coverage level
30	Bushel guarantee
x \$6.72	Price used to determine value
\$260.10	Insurance guarantee
10	Bushels per acre produced
x \$6.25	Harvested price
\$62.50	Value of production

\$260.10	Insurance guarantee
- \$62.50	Value of production
\$198.00	Gross indemnity (per acre)

The price used to determine value in the revenue protection example above is the higher of the projected price or the harvest price. Figures are 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/

Contact Us

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