

Topeka Regional Office — Topeka, KS

Revised May 2014

Millet

Nebraska

Crop Insured

Proso millet is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is planted for harvest as grain to be used primarily as bird and livestock feed.

Proso millet is not insurable if:

- It is planted as a nurse crop;
- It is interplanted with another crop;
- It is planted into an established grass or legume; or
- It is a crop (other than a cover crop) that has reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage.

Counties Available

Insurance for millet is available in Banner, Box Butte, Chase, Cheyenne, Dawes, Deuel, Garden, Keith, Kimball, Morrill, Perkins, Scotts Bluff, and Sheridan 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 millet 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 millet 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.....	March 15, 2014
Cancellation Date.....	March 15, 2014
Final Planting Date.....	June 25, 2014
Acreage Report Date.....	July 15, 2014
Premium Billing.....	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 millet 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, assigned yields, adjusted and/or unadjusted transitional yields.

Unit - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity.

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

Swathed - Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a row.

Coverage Levels and Premium Subsidies

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

Subsidy Factor							
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.

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.

Price Elections

The established price of compensation per bushel in case of loss is \$6.00 per bushel. The contract price is only available for certified organic millet. See the Contract Price Addendum for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable millet 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

APH is the only plan of insurance available for millet. The production guarantee is based on individual yield history. Optional and basic units are available.

Replant Provisions

No replant payment is available for millet.

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. The production guarantee for each acre planted to the insured millet crop during the late planting period will be reduced by:

- One percent per day for the first through the tenth day; and
- Three percent per day for the eleventh through the twentieth day.

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 levels of coverage, and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. Please consult a crop insurance agent for details.

Loss Example

A loss occurs when the bushels of millet produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 40 bushel per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

40	Bushels per acre APH yield
<u>x 0.75</u>	Coverage level
30	Bushel guarantee
<u>- 10</u>	Bushels per acre actually produced
20	Bushels
<u>x \$6.00</u>	Price election
\$120.00	Gross 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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