

## Topeka Regional Office — Topeka, KS

Revised March 2015

# Dry Beans

## Colorado

### Crop Insured

Dry beans are insurable if:

- They are all the dry beans grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted for harvest as dry beans; and
- They are planted under the Dry Beans Crop Provisions and the Common Crop Insurance Policy.

Dry Beans are not insurable if they are:

- Other dry bean types and practices not listed;
- Interplanted with another crop, unless allowed by written agreement;
- Planted into an established grass or legume, unless excepted; or
- Following a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Contact a crop insurance agent for more details.

### Counties Available

Dry beans are insurable in Adams, Boulder, Cheyenne, Crowley, Delta, Dolores, El Paso, Kit Carson, La Plata, Larimer, Lincoln, Logan, Mesa, Montezuma, Montrose, Morgan, Otero, Phillips, Pueblo, San Miguel, Sedgwick, Washington, Weld, and Yuma counties. Coverage in other counties may also be available by individual written agreement if certain criteria are met. 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;
- 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; 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 dry beans are 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/Cancellation.... March 15, 2015  
Earliest Planting Date ..... May 15, 2015  
Final Planting Date .....Varies by County  
Acreage Report Date ..... July 15, 2015  
Premium Billing Date ..... August 15, 2015  
End of Insurance ..... October 31, 2015

### Reporting Requirements

**Acreage Report** - You must give a report to your crop insurance agent of all your dry bean 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 and/or assigned yields.

**Contract Seed Beans** - Dry beans grown under the terms of a seed bean processor contract for the purpose of producing seed to be used for producing dry beans or vegetable beans in a future crop year.

**Dry beans** - The crop defined by The United States Standards for Beans excluding contract seed beans.

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

**Type** - A category of beans identified as a type in the Special Provisions.

### Coverage Levels and Premium Subsidies

Dry beans may be insured at the coverage levels shown. Crop insurance premiums are subsidized as shown.

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

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

### Catastrophic Coverage (CAT)

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

Price of compensation per pound in case of loss.

Established prices for dry beans are listed below.

Anasazi .....	\$0.50 per pound
Black .....	\$0.32 per pound
Great Northern .....	\$0.30 per pound
Light Red Kidney .....	\$0.40 per pound
Pea (Navy) .....	\$0.26 per pound
Pink .....	\$0.28 per pound
Pinto .....	\$0.25 per pound
Small White .....	\$0.26 per pound
Yellow .....	\$0.40 per pound

Dry bean types vary by county.

### Insurance Units

**Basic Unit** - A basic unit includes all of your insurable dry beans 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.

**Enterprise Unit** - Generally, all insured crop acreage in a county. Separate EUs for irrigated and non-irrigated acreage are allowed in counties where irrigated and non-irrigated practices are insurable and EUs are available. Premium discounts apply.

### Plans of Insurance

APH is the only plan of insurance available for dry beans. The production guarantee is based on your individual yield history.

### Coverage Level by Practice

If you produce a crop on both irrigated and non-irrigated land, you can elect a different coverage level for each production practice. The election will be available for additional coverage policies only when the actuarial documents provide separate coverage by irrigated and non-irrigated practices. Even if you have an additional coverage level policy, purchasing the CAT Endorsement is not allowed as one of the separate coverage levels.

### 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 Planting

A late planting period is applicable. The dry beans 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 25 days after the final planting date.

### Prevented Planting

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 beans produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 1,600 pounds per acre APH yield, 65-percent coverage level, 100 percent of the established price for Pinto, and basic unit coverage.

1,600	Pounds per acre APH yield
<u>x 0.65</u>	Coverage level
1,040	Pound guarantee
<u>- 540</u>	Pounds per acre actually produced
500	Pounds per acre loss
<u>x \$0.25</u>	Price election
<b>\$125.00</b>	<b>Gross indemnity</b>

Figures shown per acre. 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

USDA/RMA  
Topeka Regional Office  
2641 SW Wanamaker Rd., Suite 201  
Topeka, KS 66614  
**Telephone:** (785) 228-5512  
**Fax:** (785) 228-1456  
**E-mail:** [rsoks@rma.usda.gov](mailto:rsoks@rma.usda.gov)

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