

Topeka Regional Office — Topeka, KS

Revised March 2015

Oats

Colorado

Crop Insured

Oats including hull-less oats are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are planted for harvest as grain under the Small Grains Crop Provisions and the Common Crop Insurance Policy.

Oats are not insurable if they are:

- Interplanted with another crop, unless allowed by written agreement or section 6 (a)(2) of the Small Grains Crop Provisions;
- Planted into a grass or legume, unless excepted;
- Planted as a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain; or
- Following a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Counties Available

Oats are insurable in Alamosa, Conejos, Elbert, Kit Carson, Logan, Mesa, Montrose, Morgan, Phillips, Rio Grande, Routt, Saguache, Sedgwick, Washington and Weld counties. Coverage in other counties may also be available by individual written agreement if certain criteria are met. See a crop insurance agent for more details.

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 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 oats 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.

Reporting Requirements

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

Important Dates

Sales Closing Date.....	March 15, 2015
Cancellation Date.....	March 15, 2015
Final Planting Date.....	Varies by County
Acreage Report Date.....	July 15, 2015
Premium Billing.....	August 15, 2015
End of Insurance.....	October 31, 2015

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.

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

High Risk Land (HRL) - Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

High Risk Land Exclusion Option - An option to exclude from additional coverage all high-risk land by crop and county. Catastrophic Coverage must be obtained. This option must be signed by the sales closing date.

Written Agreement - Document designed to provide coverage for insurable crops when coverage or rates are unavailable and to modify insurance offers when specifically permitted.

Coverage Levels and Premium Subsidies

Oats 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 level, in addition to premium costs, administrative fees are \$30 per crop per county.

Catastrophic Coverage (CAT)

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 \$2.60 per bushel. The contract price is only available for certified organic oats. See the Contract Price Addendum for details.

Insurance Units

Basic Unit - A basic unit includes all of your insurable oats 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 oats. The production guarantee is based on individual yield history. Optional and basic units are available.

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

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that 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 bushel guarantee or 5 bushels, times your price election. Not available under CAT.

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 25 days after the final planting date. The production guarantee for each acre planted to the insured oats crop during the late planting period will be reduced by one percent per day for the first through the twenty-fifth 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. 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

A loss occurs when the bushels of oats produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 32 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

32	Bushels per acre APH yield
x 0.75	Coverage level
24.0	Bushel guarantee
- 14.0	Bushels per acre actually produced
10.0	Bushels per acre loss
x \$2.60	Price election
\$26.00	Gross indemnity

Figures shown are 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/.

Contact Us

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