

## Topeka Regional Office — Topeka, KS

Revised May 2015

# Silage Sorghum Pilot

## Colorado

### Crop Insured

Silage sorghum is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is a dual purpose grain sorghum variety (a type used for both grain and forage), male sterile grain sorghum variety, or photo-period sensitive grain sorghum variety, that has been developed to produce green matter to be ensiled; and
- It is planted for harvest as silage under the Common Crop Insurance Policy, Coarse Grains Crop Provisions, and the Silage Sorghum Pilot Endorsement.

Silage sorghum is not insurable if it is on non-irrigated acreage where:

- A perennial hay crop was harvested;
- A crop (other than a cover crop) reached the headed or budded stage prior to termination, regardless of the percentage of plants that reach the headed or budded stage; or
- It follows 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

Silage sorghum insurance is available in Baca and Prowers counties. No written agreements may be authorized to extend coverage to any county for which actuarial documents are not filed.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;

- Insects, but not damage due to insufficient or improper application of pest control measures;
- Plant disease, but not damage due to insufficient or improper application of disease control measures;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the silage sorghum is planted.

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;
- Abandonment of the crop; or
- October 15.

### Important Dates

Sales Closing/Cancellation Date.....	March 15, 2015
Earliest Planting Date.....	April 26, 2015
Final Planting Date.....	June 15, 2015
Acreage Report Date.....	July 15, 2015
Premium Billing.....	August 15, 2015
End of Insurance.....	October 15, 2015

### Reporting Requirements

**Acreage Report** - An acreage report is due to your agent by July 15 to include all acreage (insurable and uninsurable) in which you have a share. If you have a silage sorghum purchase contract, you must provide a copy of all such contracts on or before the acreage reporting date. If you fail to provide a copy of the silage sorghum purchase contracts on or before the acreage reporting date, your price election for all your silage sorghum will be determined based on the maximum price election.

**Production Report** - Required by date specified in the Basic Provisions. A written record showing the crop's planted acreage and annual production used to determine the actual yields.

### Coverage Levels and Premium Subsidies

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

Subsidy Factor	Percent						
	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Coverage Level							
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 and enterprise units, your coverage will be 75 percent of your APH yield, the premium subsidy is 77 percent, and your premium share is 23 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.

### Definitions

**Maximum Price Election** - The price determined by multiplying the projected price for corn silage by 80 percent. In lieu of any policy provision that specifies that the price election will be released by the contract change date, the silage sorghum maximum contract price will be determined by RMA and released by January 31 of the crop year on RMA's website.

**Production Guarantee (per acre)** - In lieu of the definition of production guarantee (per acre) contained in section 1 of the Coarse Grains Crop Provisions, the term production guarantee (per acre) means your approved yield (in tons) per acre multiplied by the coverage level percentage you elect.

**Actual Production History (APH) Yield** - APH yield is 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.

### Catastrophic Coverage (CAT)

CAT is available at 50 percent of your 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. Available for Yield Protection Plan only.

### Price Elections

You may elect a price election for all of your silage sorghum grown in the county on insurable acreage

based on the maximum price election or if the price received under your silage sorghum purchase contract exceeds \$2.00 over the maximum price election, your price election will be limited to \$2.00 over the maximum price election.

Established price ..... \$27.50  
Maximum contract price ..... \$29.50

### Insurance Units

**Basic Unit** - A basic unit includes all of your insurable silage sorghum 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 record keeping 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 silage sorghum. The production guarantee is based on your individual yield history.

You must have the Common Crop Insurance Policy Basic Provisions, the Coarse Grains Crop Provisions, and, if applicable, the Catastrophic Risk Protection Endorsement, in force before you elect this Silage Sorghum Pilot Endorsement. Revenue protection and yield protection does not apply to this endorsement.

### 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 so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment per acre insured under this endorsement will be the lesser of 20 percent of the production guarantee per acre or 1.0 ton, multiplied by your price election, multiplied by your share. No replanting payment will be made on

acreage first planted before the earliest planting date. Not available with CAT coverage.

### 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 is reduced 1 percent per day for each day planted after the final planting date (up to a maximum of 25 days).

### 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 coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

In lieu of Section 17(f)(5)(ii) of the Common Crop Insurance Basic Provisions, 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.

### Loss Example

A loss occurs when the production falls below the production guarantee as a result of damage from a covered cause of loss.

This example assumes that you have a unit in which you have a 100-percent share, your approved yield is 10.0 tons per acre, a 70-percent coverage level, 100 percent of the maximum contract price election (\$29.50 for example), and basic unit coverage. You are able to harvest only 3.0 tons of silage sorghum due to an insured cause of loss that reduced production.

10.0	Tons per acre APH yield
<u>x 0.70</u>	Coverage level
7.0	Ton per acre guarantee
<u>- 3.0</u>	Tons production to count
4.0	Tons of production loss
<u>x \$29.50</u>	Maximum contract price election
<b>\$118.00</b>	<b>Net indemnity</b>

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 crop insurance agents. A list of crop insurance agents is available at all USDA service centers and 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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