

Topeka Regional Office — Topeka, KS

Revised May 2015

Sugar Beets

Colorado

Crop Insured

Sugar beets are insurable if:

- They are grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted for harvest as sugar beets;
- They are grown under a sugar beet processor contract executed before the acreage reporting date;
- Not excluded from the contract at any time during the crop year; and
- Grown and insured under the Sugar Beet Crop Provisions (98-039).

Sugar beets are not insurable if they are:

- Interplanted with another crop, unless allowed by written agreement;
- Planted into an established grass or legume, unless excepted;
- Planted prior to submitting a properly completed application;
- Planted on acreage in any crop year following discovery of rhizomania unless planted to a rhizomania resistant variety approved by the contracting sugar beet company; or
- Following a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions.

Insurance will not begin on any acreage on which sugar beets were grown the preceding crop year unless:

- Plant growth on the sugar beet acreage planted the preceding year was mechanically or chemically terminated prior to June 20 of that year;
- The sugar beet acreage being terminated was not affected by disease; or

- The acreage terminated was fallowed or planted to another crop which is not a host to the sugar beet nematode.

Counties Available

Sugar beets are insurable in Adams, Boulder, Larimer, Logan, Morgan, Phillips, Sedgwick, Washington, Weld, and Yuma 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 sugar beets or a similar crop. Contact a crop insurance agent for more information.

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;
- Earthquake;
- 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;
- Volcanic eruption; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the sugar beets 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
- November 15.

Important Dates

Sales Closing Date.....	March 15, 2015
Cancellation Date.....	March 15, 2015
Earliest Planting Date.....	March 21, 2015
Final Planting Date.....	May 20, 2015
Acreage Report Date.....	July 15, 2015
Premium Billing.....	August 15, 2015
End of the Insurance.....	November 15, 2015

Reporting Requirements

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

Coverage Levels and Premium Subsidies

Sugar beets 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 (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

Price at which you are compensated per ton in the event of a loss, based on the percentage of established

price you have selected. Price election percentage choices for this crop year are 55 percent to 100 percent of the prices shown below:

Established price	\$44.00/ton
Additional price election	Not yet established

The contract price is only available for certified organic sugar beets. See the Contract Price Addendum for details.

Production Guarantee

Yields are based on actual production records reported to your insurance agent and/or company. Sugar beet production guarantees are based on two stages. First stage provides 60 percent of the final stage guarantee. First stage is from planting until July 1. Final stage provides 100 percent of the final stage production guarantee. Final stage applies to all insured beets that complete the first stage. The production guarantee will be expressed in standardized tons.

Insurance Units

Basic Unit - A basic unit includes all of your insurable sugar beet acreage in the county by share arrangement.

Optional Unit - Basic units may be divided into optional units only if you have a sugar beet processor contract that requires the processor to accept all production from a number of acres specified in the sugar beet processor contract. Acreage insured to fulfill a sugar beet processor contract which provides that the processor will accept a designated amount of production or a combination of acreage and production will not be eligible for optional units.

Insurance Plans

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

Replant Provisions

A replanting payment is allowed if the crop is damaged by an insurable cause of loss to the extent that the remaining stand will not produce at least 90 percent of the final stage production guarantee for the acreage and it is practical to replant. The maximum amount of the replanting payment per acre will be the lesser of 10 percent of the final stage guarantee or one

ton, multiplied by your price election, multiplied by your insured share.

Late Planting

The production guarantee or amount of insurance for each acre planted to the insured crop during the late planting period will be reduced by 1 percent per day for each day planted after the final planting date.

Prevented Planting

These provisions provide protection on acreage that cannot be planted. Prevented planting coverage will be 45 percent of the production guarantee for timely planted acreage. Additional prevented planting coverage levels are available for sugar beets.

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.

Sugar Beet Stage Removal Option Pilot

The option will attach to the existing sugar beet crop provisions and removes the first stage guarantee. The option will provide the producer the opportunity to buy coverage at the full guarantee and receive a full indemnity in the event of a total loss during the early stages of growth. Under the option all indemnities will be calculated using the final stage guarantee in exchange for the additional premium designated in the actuarial documents. Not available for CAT coverage level. Indemnity reductions by the failed first crop provisions of the basic policy remain applicable.

Loss Example

A loss occurs when crop production falls below the guaranteed tonnage amount as a result of damage from a covered cause of loss. Production to count will be adjusted using raw sugar percent compared to sugar percent in the Special Provisions of Insurance.

This example assumes 65-percent coverage level, a 100 percent price election of \$44.00, an average APH yield of 16 tons per acre, and a raw sugar percent of 16.8 as listed in the Special Provisions of Insurance.

16	Tons/acre APH yield
<u>x 0.65</u>	Coverage level
10.4	Tons/acre guarantee
<u>- 5.9</u>	Tons/acre actually produced at 16.8%
4.6	Tons/acre loss
<u>x \$44.00</u>	Price election
\$202.00	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/.

Contact Us

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