

Topeka Regional Office — Topeka, KS

Revised November 2014

Potatoes

Missouri

Crop Insured

Potatoes are insurable if:

- They are all the irrigated potatoes planted in the county;
- Premium rates are provided;
- You have a share;
- Planted with certified seed; or
- Planted for harvest as certified seed stock, or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance.

Potatoes may not be insured if they are:

- Planted on any acreage on which potatoes were planted in each of the 4 previous crop years;
- Inter-planted with another crop; or
- Planted into a grass or legume, unless allowed by the Special Provisions or by written agreement.

Counties Available

Potato insurance is available in Mississippi and Scott counties. Coverage in other counties may also be available by individual written agreement if certain criteria are met, including records for at least 3 years of production history.

Causes of Loss

You are protected from the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if due to natural causes;
- Insect damage, only if effective control measures do not exist for such infestation;
- Plant disease, only if effective control measures do not exist for such infestation (Nematode damage will not be an insurable cause of loss unless a recommended preplant nematocide treatment of the soil is administered for the current crop year. Any loss of production due to scab will not be an insurable cause of loss on any land with prior history of scab); or

- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the potatoes 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
- July 15.

Important Dates

Sales Closing Date	December 31, 2014
Cancellation Date	December 31, 2014
Final Planting Date	March 30, 2015
Acreage Report Date	May 15, 2015
Production Reporting Date	May 15, 2015
Premium Billing	August 15, 2015
End of Insurance	July 15, 2015

Reporting Requirements

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

Coverage Levels and Premium Subsidies

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

Coverage Level	0.50	0.55	0.60	0.65	0.70	0.75
Subsidy Factors						
Basic Unit	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

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 (CAT) level, in

addition to premium costs, administrative fees are \$30 per crop per county. Not available for Yield Protection Plan.

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 of compensation per cwt. in case of loss. Established price is \$11.60 per cwt.

Insurance Units

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

Actual Production History (APH) is the only plan of insurance available for potatoes. The production guarantee is based on your individual yield history.

Late and Prevented Planting

The late planting period begins the day after the final planting date (March 30) and ends 25 days after the final planting date.

Your prevented planting coverage will be 25 percent of your production guarantee for timely planted acreage. These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Please consult a crop insurance agent for details.

Loss Example

A loss occurs when the hundredweight (cwt.) of potatoes produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 115 cwt. per acre APH yield for irrigated Whites, 65-percent coverage level, 100 percent of the \$11.60 cwt. established price and a basic unit coverage.

115	cwt. per acre APH yield
x 0.65	Coverage level
74.75	cwt. guarantee
- 50	cwt. per acre actually produced
24.75	cwt. per acre loss
x \$11.60	Price election
\$287.00	Gross indemnity

Figures shown on a per acre basis. Guarantees and losses paid are on a unit basis. 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 the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

USDA/Risk Management Agency
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

Download Copies from the Web

Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/ks_rso/.

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