

Topeka Regional Office — Topeka, KS

Revised February 2015

Rice

Missouri

Crop Insured

Rice is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share;
- It is planted for harvest as grain under the Common Crop Insurance Policy;
- It is flood irrigated; and
- It is not wild rice.

Rice is not insurable if it is on acreage where:

- It is planted into an established grass or legume, unless the grass or legume is a cover crop that meets the criteria outlined in the Insurance Availability section of the Special Provisions;
- It follows a cover crop that does not meet the criteria outlined in the Insurance Availability section of the Special Provisions; or
- The requirements of flood irrigation do not meet the criteria outlined in the Insurance Availability Section of the Special Provisions.

Flood Irrigation Requirements:

- Rice acreage must both meet the requirements of flood irrigation in section 1 of the crop provisions; and
- The irrigation pump must be operable no later than the rice crop reaching the one-tiller stage.

Contact a crop insurance agent for more details.

Counties Available

Rice insurance is available in Bollinger, Butler, Dunklin, New Madrid, Pemiscot, Ripley, Scott, and Stoddard counties. Coverage in other counties may also be available by 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, except drought;
- Fire;
- Wildlife;
- 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;
- Earthquake;

- Volcanic eruption;
- Failure of the irrigation water supply if caused by an insured cause of loss specified in sections 9(a)(1) through (7), drought, or the intrusion of saline water; or
- For revenue protection, a change in the harvest price from the projected price, unless FCIC can prove the price change was the direct result of an uninsured cause of loss specified in section 12(a) of the Basic Provisions.

Failure to obtain a stand of rice adequate to produce at least the yield used to determine the production guarantee or amount of insurance because you did not apply surface irrigation or “flush” the acreage in accordance with practices generally recognized by agricultural experts for the area will not be a covered cause of loss in accordance with section 12 (b) of the Common Crop Insurance Policy.

Rice acreage which has been seeded to rice the two preceding crop years will not be eligible for quality adjustment due to red rice the third and subsequent crop years.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the rice 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 31.

Important Dates

Sales Closing/Cancellation Date.....	February 28, 2015
Earliest Planting Date.....	April 1, 2015
Final Planting Date.....	May 25, 2015
Acreage Report Date.....	July 15, 2015
Premium Billing.....	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 rice acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies

Rice 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	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
	Whole-Farm Unit	0.800	0.800	0.800	0.800	0.800	0.800	0.710	0.560

If you select the 75-percent coverage level and enterprise units, your coverage will be 75 percent of your approved 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 (CAT) level, in addition to premium costs, administrative fees are \$30 per crop per county. The Whole-Farm Unit is not available for the Yield Protection Plan.

Catastrophic Coverage

CAT is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage is an administrative fee of \$300 per crop per county. Available for Yield Protection Plan only.

Price Elections

Missouri rice prices are based on the November futures market price for rice. The projected price discovery period is January 15 through February 14. The harvest price discovery period is October 1 through October 31. Contact your agent or for more information see:

www.rma.usda.gov/tools/pricediscovery.html.

Insurance Units

Basic Unit - A basic unit includes all of your insurable Rice 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.

Enterprise Unit - Generally, all insured crop acreage in a county. Premium discounts apply.

Whole-Farm Unit - Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply. Not available with the Yield Protection Plan.

Insurance Plans

Common Crop Insurance Policy Basic Provisions

Yield Protection Plan is an insurance plan that only provides protection against a production loss and is

available only for crops for which revenue protection is available.

Revenue Protection Plan is an insurance plan that provides protection against loss of revenue due to a production loss, price decline or increase, or a combination of both.

Harvest Price Exclusion provides revenue protection with the use of the harvest price excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

Trend-Adjusted APH Yield Option

The Trend-Adjusted APH Yield Option, adjusts yields in APH databases to reflect increases in yields through time in the county. Trend adjustments are made on each eligible yield within a qualifying APH database based on the county's historical yield trend, which is provided in the county actuarial documents. The approved APH yield is calculated using trend-adjusted yields, as well as any other applicable yields, within the APH database. It may not be available for all practices, and the factor may vary by practice. It may not be available for all counties. This option is not available under CAT coverage.

Supplemental Coverage Option (SCO)

SCO is a new crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. The amount of SCO coverage depends on the liability, coverage level, and approved yield of your underlying policy. SCO is available in all 102 counties. For further information visit the SCO Fact Sheet at: www.rma.usda.gov/news/currentissues/farmbill/2014NationalSupplementalCoverageOption.pdf.

APH Yield Exclusion

The Yield Exclusion option, when elected, allows you to exclude yields from your actual production history when the actuarial documents provide that the county average yield for that crop year is at least 50 percent below the 10 previous consecutive crop years' average yield. A crop year that has been determined eligible for exclusion in a county will also be eligible for exclusion in contiguous counties. Producers who have either Catastrophic Risk Protection or buy-up insurance policies can use this program. For further information visit the APH Yield Exclusion Fact Sheet at: www.rma.usda.gov/pubs/rme/aphye.pdf.

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 production guarantee, or 400 pounds, times your price election. No replanting payment will be made on acreage initially planted prior to the earliest planting date.

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 15 days after the final planting date.

2,000	Pounds per acre produced
x <u>\$0.170</u>	Projected Price
\$340.00	Value of production
\$637.50	Insurance guarantee
- <u>\$340.00</u>	Value of production
\$298.00	Gross indemnity

Prevented Planting

Your prevented planting coverage will be 45 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.

Revenue Protection

5,000	APH yield pounds/acre
x <u>0.75</u>	Coverage level
3,750	Pound guarantee
x <u>\$0.170</u>	Price used to determine value
\$637.50	Insurance guarantee
2,000	Pounds per acre produced
x <u>\$0.153</u>	Harvested Price
\$306.00	Value of production
\$637.50	Insurance guarantee
- <u>\$306.00</u>	Value of production
\$332.00	Gross indemnity

Downed Rice Endorsement

This endorsement is an option that attaches to the Rice Crop Provisions Policy (11-0018). If elected, the endorsement compensates rice producers for the additional cost(s) incurred from harvesting downed rice. The definition of downed rice is, "Rice which falls over due to wind or rain such that the rice is flattened or leaning and requiring the rice to be harvested at an approximate plant height of six inches or less unless a different height is allowed in the Special Provisions."

For 2015, the Downed Rice Endorsement is available in all Missouri counties with an existing rice program except Scott County.

The price used to determine the value in the revenue protection example above is the higher of the projected price or harvest price. Figures shown per acre. Guarantees and losses are paid by unit. See policy provisions or ask your crop insurance agent for more information.

Loss Example

Under yield protection a loss occurs when the pounds of rice produced for the unit fall below the production guarantee because of damage from a covered cause of loss. Under revenue protection a loss occurs when the value of production-to-count is less than the revenue protection guarantee because of a production loss and/or a loss of revenue.

Assume a 5,000 pound per acre APH yield, 75-percent coverage level, 100 percent price election, \$0.170 projected price, \$0.153 harvest price, and basic unit coverage.

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

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Yield Protection

5,000	APH yield pounds/acre
x <u>0.75</u>	Coverage level
3,750	Pound guarantee
x <u>\$0.170</u>	Projected price
\$637.50	Insurance guarantee

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