

Topeka Regional Office — Topeka, KS

Revised September 2014

Rye

Nebraska

Crop Insured

Rye is insurable if:

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

Rye is not insurable (unless insurance is allowed by a written agreement) if:

- Interplanted with another crop;
- Planted into a grass or legume, unless excepted; or
- 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.

Counties Available

Rye insurance is available in Antelope, Pierce, and Sheridan 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. Contact your crop insurance agent for details on requesting a written agreement.

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;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire, if due to natural causes;
- 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; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or

- Date when the rye is 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.

Any acreage of rye damaged before the final planting date, to the extent that producers in the area would not normally further care for the crop, must be replanted to an appropriate type of rye unless the insurance provider agrees that replanting is not practical.

Important Dates

Sales Closing Date	September 30, 2014
Cancellation Date	September 30, 2014
Final Planting Date	September 30, 2014
Acreage Report Date	November 15, 2014
Premium Billing Date	July 1, 2015
End of Insurance	October 31, 2015

Reporting Requirements

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

Coverage Levels and Premium Subsidies

Rye may be insured at the coverage levels shown. Crop insurance premiums are subsidized as shown.

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.

Subsidy Factor	Percent						
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.67	0.64	0.64	0.59	0.59	0.55
Optional Unit		0.67	0.64	0.64	0.59	0.59	0.55

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 is available at 50 percent of your actual production history (APH) yield and 55 percent of the 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 bushel in case of loss.

Established price\$7.30 per bushel
CAT price\$4.02 per bushel

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

Insurance Units

Basic Unit - A basic unit includes all of your insurable rye 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 insurance plan available for rye. The production guarantee is based on your individual yield history.

Replant Provisions

No replanting payment is available in counties where rye is insurable.

Late and Prevented Planting

A late planting period is applicable. Your prevented planting coverage is 60 percent of your production guarantee for timely planted acreage. If you have additional coverage, you may pay an additional premium and increase your prevented planting coverage to a higher level. 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 bushels of rye produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. Assume a 22 bushel per acre APH yield, 65 percent coverage level, 100 percent of the established price, and basic unit coverage.

22	Bushels per acre APH yield
x 0.65	Coverage level
14.3	Bushel guarantee
- 7.0	Bushels per acre actually produced
7.3	Bushels loss
x \$7.30	Price election
\$53.00	Net indemnity

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

Contact Us

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