

Topeka Regional Office — Topeka, KS

Revised September 2014

Wheat

Nebraska

Crop Insured

Wheat is insurable if:

- It is irrigated and non-irrigated wheat grown in the county on insurable acreage;
- Premium rates and program dates are provided;
- You have a share; and
- It is planted for harvest as grain under the Common Crop Insurance Policy.

Wheat may not be insured if:

- It is inter-planted with another crop;
- It is planted into a grass or legume, unless excepted; or
- It is planted as a nurse crop.

Counties Available

Winter wheat is insurable in 82 counties throughout Nebraska excluding Arthur, Blaine, Brown, Dakota, Dixon, Grant, Hooker, Thomas, Wayne, and Wheeler counties. Spring wheat is insurable in Box Butte, Dawes, and Sheridan counties. Go to: www.rma.usda.gov/fields/ks_rso/2015/final/ or talk to your crop insurance agent to learn if insurance coverage is available in your county.

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 wheat or a similar crop.

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 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; or
- Wildlife.

Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the wheat is planted by the final planting date designated.

Insurance coverage ends at 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.

Important Dates

Winter Wheat

Sales Closing Date.....September 30, 2014

Cancellation Date.....September 30, 2014

Final Planting Date.....Varies by County

Contact your agent or for more information see:

www.rma.usda.gov/aboutrma/fields/ks_rso/.

Acreage Report Date.....November 15, 2014

Premium Billing Date.....July 1, 2015

End of Insurance.....October 31, 2015

Spring Wheat

Sales Closing DateMarch 15, 2015

Cancellation Date.....March 15, 2015

Earliest Planting Date.....March 16, 2015

Final Planting Date

Box Butte, Dawes, and Sheridan

counties.....May 5, 2015

Acreage Report Date.....May 31, 2015

Premium Billing Date.....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 wheat acreage in the county by the acreage reporting date.

Coverage Levels and Premium Subsidies

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

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

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.

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

Price Elections

Prices are calculated in accordance with the Commodity Exchange Price Provisions. Nebraska Winter wheat prices are based on the September futures market price for wheat. The projected price discovery period is August 15 through September 14. The harvest price discovery period is July 1 through July 31. Nebraska Spring wheat prices are based on the September futures market price for wheat. The projected price discovery period is February 1 through February 28. The harvest price discovery period is August 1 through August 31. These prices will be released no later than three business days following the end of the price discovery period. Depending on the insurance plan, these prices will be used for compensation per bushel in case of loss. Contact your agent or for more information see:

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

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

Insurance Units

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

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 under 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.

Winter Wheat Coverage Endorsement

Under the endorsement, the Winter Coverage Option attaches to the Small Grains Wheat Crop Provisions and provides coverage for fall seeded wheat between the time coverage begins and the spring final planting date. This is available only in counties where both a fall final planting date and spring final planting date are provided in the Special Provisions. Winter wheat coverage endorsement is not available under CAT.

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. This option is not available under CAT or for the ARPI plans of insurance.

Area Risk Protection Insurance (ARPI) Basic Provisions

ARPI may not be available in every county. Some of the information on this fact sheet does not apply. For more information see the ARPI fact sheet at:

www.rma.usda.gov/pubs/rme/arpi.pdf.

Replant Provisions

A replant 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 will be the lesser of 20 percent of the bushel guarantee, or 4 bushels times your price election. Replant payments are not available with CAT. This is available only in counties where both a fall final planting date and spring final planting date are provided in the Special Provisions.

Supplemental Coverage Option

The Supplemental Coverage Option (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 may not be available in every county. For further information visit the SCO Fact Sheet at: www.rma.usda.gov/news/currentissues/farmbill/2014NationalSupplementalCoverageOption.pdf

Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. 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.

Loss Example

Under yield protection a loss occurs when the bushels of wheat produced for the unit fall below the production guarantee as a result 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 due to a production loss and/or a loss of revenue.

This example assumes a 40 bushels/acre APH yield, 75 percent coverage level, \$6.41 winter projected price, \$6.10 winter harvest price, and basic unit coverage.

Yield Protection Example

40	APH yield bushels/acre
x 0.75	Coverage level
30	Bushel guarantee
x \$6.41	Projected price
\$192.30	Insurance guarantee
10	Bushels per acre produced
x \$6.41	Projected Price
\$64.10	Value of production
\$192.30	Insurance guarantee
- \$64.10	Value of production
\$128.00	Gross indemnity

Revenue Protection Example

40	APH yield bushels/acre
x 0.75	Coverage level
30	Bushel guarantee
x \$6.41	(Higher of Projected Price or Harvest Price)
\$192.30	Insurance guarantee

10	Bushels per acre produced
x \$6.10	Harvested Price
\$61.00	Value of production
\$192.30	Insurance guarantee
- \$61.00	Value of production
\$131.00	Gross indemnity

The price used to determine value in the revenue protection example above is the higher of 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.

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

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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