

## Topeka Regional Office — Topeka, KS

Revised February 2016

# Oats

## Colorado

### Crop Insured

Oats, including hull-less oats, are insurable if:

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

Oats are not insurable if:

- They are interplanted with another crop (unless allowed by written agreement);
- They are planted into a grass or legume, unless excepted;
- They are 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; or
- They follow a cover crop that does not meet the criteria outlined in the Insurance Availability section of the special provisions.

### Counties Available

Oats are insurable in Alamosa, Conejos, Elbert, Kit Carson, Logan, Mesa, Montrose, Morgan, Phillips, Rio Grande, Routt, Saguache, Sedgwick, Washington, and Weld counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least 3 years of production history. Please talk to a crop insurance agent for more information.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of the irrigation water supply due to a covered cause of loss that occurs during the insurance period;
- Fire;

- 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;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

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

### Important Dates

Sales Closing Date ..... March 15, 2016  
 Cancellation Date ..... March 15, 2016  
 Final Planting Date ..... Varies by County  
 Acreage Report Date ..... July 15, 2016  
 Premium Billing ..... August 15, 2016  
 End of Insurance ..... October 31, 2016

### Reporting Requirements

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

### Definitions

**APH Yield** - Actual Production History (APH) yield used to determine the production guarantee. The APH yield is based on up to 10 years of actual, assigned yields and adjusted and/or unadjusted transitional yields.

**Production Guarantee** - Number of bushels guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select by the number of acres in the unit.

**High Risk Land (HRL)** - Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

**High Risk Land Exclusion Option** - An option to exclude from additional coverage all high-risk land by crop and county. Catastrophic coverage must be obtained. This option must be signed by the sales closing date.

**Written Agreement** - Document designed to provide coverage for insurable crops when coverage or rates are unavailable and to modify insurance offers when specifically permitted.

## Coverage Levels and Premium Subsidies

Oats may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown. If you choose the 75-percent coverage level and optional units, your coverage is 75 percent of your approved APH, the premium subsidy is 55 percent and your premium share is 45 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	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

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 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

The established price of compensation in case of loss is \$2.40 per bushel. The contract price is only available for certified organic oats. See the Contract Price Addendum for details.

## Insurance Units

**Basic Unit** - A basic unit includes all of your insurable oats 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 does not apply.

## Insurance Plans

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

## Coverage Level by Practice

If you produce a crop on both irrigated and non-irrigated land, you can choose a different coverage level for each production practice. The election is available for additional coverage policies only when the actuarial documents provide separate coverage by irrigated and non-irrigated practices. Even if you have an additional coverage level policy, purchasing the CAT endorsement is not allowed as one of the separate coverage levels.

## 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 may not be available in every county. For more information visit the SCO fact sheet at [www.rma.usda.gov/pubs/rme/2016sco.pdf](http://www.rma.usda.gov/pubs/rme/2016sco.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 is also eligible for exclusion in contiguous counties. Producers who have either CAT or buy-up insurance policies can use this program. For more information visit the APH Yield Exclusion fact sheet at [www.rma.usda.gov/pubs/rme/aphye.pdf](http://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 so the remaining stand does not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment is the lesser of 20 percent of the bushel guarantee or 5 bushels multiplied by your price election. Not available with CAT coverage.

## 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 25 days after the final planting date. The production guarantee for each acre planted to the insured oats crop during the late planting period is reduced by one percent per day for the first through the twenty-fifth day.

## Prevented Planting

These provisions provide protection on acreage that cannot be planted. Your prevented planting coverage is 60 percent of your production guarantee for timely planted acreage. If you have additional levels of coverage, and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents. Haying or grazing a cover crop does 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.

## Loss Example

A loss occurs when the bushels of oats produced for the unit fall below the production guarantee because of damage from a covered cause of loss. Assume a 32 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

32	APH yield bushels per acre
x 0.75	Coverage level
24.0	Bushel guarantee
- 14.0	Bushels per acre actually produced
10.0	Bushels per acre loss
x \$2.40	Price election
<b>\$24.00</b>	<b>Gross Indemnity</b>

Figures are shown per acre. Guarantees and losses are paid by unit. See the 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 crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on RMA's website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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