

## Topeka Regional Office — Topeka, KS

Revised May 2016

# 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;
- They are planted with certified seed; or
- They are 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 Dunklin, Mississippi, and Scott counties. Coverage in other counties may also be available by written agreement if certain criteria are met. Contact a crop insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured cause of loss during the insurance period;
- 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 is not 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 is not an insurable cause of loss on any land with prior history of scab);

- Volcanic eruption; 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, 2015
Cancellation Date .....	December 31, 2015
Production Reporting Date .....	February 14, 2016
Final Planting Date .....	March 30, 2016
Acreage Report Date .....	May 15, 2016
Premium Billing .....	August 15, 2016
End of Insurance .....	July 15, 2016

### 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. For example, if you choose 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	0.80	0.85
Basic Unit	1.000	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

*This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.*

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 the 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

The price election is the price of compensation per hundredweight (cwt.) in case of loss. The established price is \$10.90 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 does not apply.

## Insurance Plans

**Actual Production History** - is the only insurance plan 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 is 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 of potatoes produced for the unit falls below the production guarantee because of damage from a covered cause of loss. Assume a 115 cwt. per acre APH yield for irrigated Whites, 65-percent coverage level, 100 percent of the \$10.90 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 \$10.90	Price election
<b>\$269.00</b>	<b>Gross indemnity</b>

Figures are shown per acre. Guarantees and losses paid are 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 the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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