

Topeka Regional Office — Topeka, KS

February 2016

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
- Flood irrigation requirements, as outlined in the Insurance Availability Section of the special provisions, are not met.

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.

Counties Available

Rice insurance is available in Bollinger, Butler, Cape, Dunklin, New Madrid, Pemiscot, Ripley, Scott, and Stoddard counties. Sprinkler Irrigated Rice insurance only is available in Girardeau, Mississippi, and Wayne counties. See page 3 for more information on the sprinkler irrigated rice endorsement. 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;

- Earthquake;
- Failure of the irrigation water supply, if caused by an insured cause of loss specified in Section 9 of the Rice Crop Provisions, drought, or the intrusion of saline water;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of control measures;
- 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;
- Volcanic eruption; or
- Wildlife.

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 according to practices generally recognized by agricultural experts for the area is not a covered cause of loss. For more information see section 12(b) of the Common Crop Insurance Policy.

Rice acreage which has been seeded to rice the 2 preceding crop years is not 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, 2016
Earliest Planting Date April 1, 2016
Final Planting Date May 25, 2016
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 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. If you select the 75-percent coverage level and enterprise units, your coverage will be 75 percent of your approved actual production history (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.

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 the 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 crop insurance agent, or for more information see

<http://prodwebnlb.rma.usda.gov/apps/PriceDiscovery/>.

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 recordkeeping requirements are met, you may apply for optional units by section. The 10-percent premium discount does 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, and 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 with 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 may not be available in every county. For more information visit the SCO fact sheet at 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.

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 production guarantee, or 400 pounds, multiplied by your price election. No replanting payment is made on acreage initially planted before 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.

Prevented Planting

Your prevented planting coverage is 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. 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.

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." This endorsement is available in all Missouri counties with an existing rice program, except Scott County.

Sprinkler Irrigated Rice (SIR) Endorsement

This endorsement (16-SIR-0018B) is an option that is available with the Rice Crop Provisions Policy (11-

0018). The sprinkler irrigation practice is defined as a method of crop irrigation in which the equipment applies water through nozzles operated under pressure to form a spray pattern to cover the acreage whereby the planted acreage is intentionally sprayed with water in non-ponding applications throughout the growing season. Note that there is no prevented planting coverage available for sprinkler irrigated rice, and there is no late planting provision. For more information, go to www.rma.usda.gov/policies/2016/16sir0018b.pdf.

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.

Yield Protection

5,000	APH yield pounds/acre
x 0.75	Coverage level
3,750	Pound guarantee
x \$0.170	Projected price
\$637.50	Insurance guarantee
2,000	Pounds per acre produced
x \$0.170	Projected Price
\$340.00	Value of production
\$637.50	Insurance guarantee
- \$340.00	Value of production
\$297.50	Gross indemnity

Revenue Protection

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

The price used to determine the value in the revenue protection example on page 3 is the higher of the projected price or harvest price. 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 the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us

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