

## Topeka Regional Office — Topeka, KS

Revised March 2016

# Millet

## Nebraska

### Crop Insured

Proso millet is insurable if:

- It is grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is planted for harvest as grain to be used primarily as bird and livestock feed.

Proso millet is not insurable if:

- It is planted as a nurse crop;
- It is interplanted with another crop, unless allowed by written agreement or special provision;
- It is planted into an established grass or legume, unless allowed by written agreement or special provision;
- It is a crop (other than a cover crop) that has reached the headed or budded stage prior to termination, regardless of the percentage of plants that reached the headed or budded stage; or
- It follows a cover crop that does not meet the criteria outlined in the special provisions.

### Counties Available

Millet is insurable in Banner, Box Butte, Chase, Cheyenne, Dawes, Deuel, Garden, Keith, Kimball, Morrill, Perkins, Scotts Bluff, and Sheridan counties. Coverage in other counties may also be available by written agreement if certain criteria are met, including records for at least the 3 most recent years of production history for millet or a similar crop. Contact a crop insurance agent for more information.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- 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;
- Volcanic eruption; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the millet 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.

### Important Dates

Sales Closing Date .....	March 15, 2016
Cancellation Date .....	March 15, 2016
Final Planting Date .....	June 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 millet acreage in the county by the acreage reporting date.

### Definitions

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

**Unit** - The insurable acreage used to determine the APH yield, the production guarantee, and any indemnity.

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

number of acres in the unit.

**Swathed** - Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a row.

### Coverage Levels and Premium Subsidies

Millet 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 basic units, your coverage is 75 percent of your APH yield, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Subsidy Factor							
Coverage Level	CAT	0.50	0.55	0.60	0.65	0.70	0.75
Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550
Optional unit		0.670	0.640	0.640	0.590	0.590	0.550

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 \$3.67 per bushel. The contract price is only available for certified organic millet. See the Contract Price Addendum for details.

### Insurance Units

**Basic Unit** - A basic unit includes all of your insurable millet 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 millet. 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 chosen, 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

No replant payment is available for millet.

### 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 20 days after the final planting date. The production guarantee for each acre planted to the insured crop during the late planting period is reduced by:

- One percent per day for the first through the tenth day; and
- Three percent per day for the eleventh through the twentieth 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. Please consult a crop insurance agent for details.

## Loss Example

A loss occurs when the bushels of millet produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. Assume a 40 bushel per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

40	Bushels per acre APH yield
x 0.75	Coverage level
30.0	Bushel guarantee
- 10.0	Bushels per acre actually produced
20.0	Bushels per acre loss
x \$3.67	Price election
<b>\$73.00</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 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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