

# Topeka Regional Office — Topeka, KS

September 2016

## Rye Nebraska

### Crop Insured

Rye is insurable if:

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

Rye is not insurable (unless insurance is allowed by a written agreement) if:

- It is interplanted with another crop;
- It is planted into a grass or legume, unless excepted;
- It is 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
- It follows a cover crop that does not meet the criteria outlined in the insurance availability section of the special provisions.

### Counties Available

Rye is insurable in Antelope, Lincoln, Pierce, and Sheridan counties. Coverage in other counties may also be available by written agreement if certain criteria are met. Contact your crop insurance agent or for more information see [www.rma.usda.gov/aboutrma/fields/ks\\_rso/](http://www.rma.usda.gov/aboutrma/fields/ks_rso/).

### 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 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; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- Date your application is accepted; or
- Date when the rye 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 on the unit;
- Abandonment of the crop; or
- October 31.

Any acreage of rye damaged before the final planting date, to the extent that producers in the area would not normally further care for the crop, must be replanted to an appropriate type of rye unless the insurance provider agrees that replanting is not practical.

### Important Dates

Sales Closing/Cancellation Date ...	September 30, 2016
Final Planting Date .....	September 30, 2016
Acreage Report Date .....	November 15, 2016
Premium Billing Date .....	July 1, 2017
End of Insurance .....	October 31, 2017

### Reporting Requirements

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

### Coverage Levels and Premium Subsidies

Rye may be insured at the coverage levels shown. Crop insurance premiums are subsidized as shown. 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

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)

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

Price of compensation per bushel in case of loss.

Established price .....	\$4.35 per bushel
CAT price .....	\$2.40 per bushel

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

### Insurance Units

**Basic Unit** - A basic unit includes all of your insurable rye 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 rye. The production guarantee is based on your individual yield history.

### Replant Provisions

No replanting payment is available in counties where rye is insurable.

### Late and Prevented Planting

A late planting period is applicable. Your prevented planting coverage is 60 percent of your production guarantee for timely planted acreage. If you have additional coverage, you may pay an additional premium and increase your prevented planting coverage to a higher level. These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Please talk to your crop insurance agent for more details.

### Loss Example

Assume a 22 bushel per acre APH yield, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

	22	Bushels per acre APH yield
x	0.65	Coverage level
	14.3	Bushel guarantee
-	7.0	Bushels per acre actually produced
	7.3	Bushels loss
x	\$4.35	Price election
	<b>\$32.00</b>	<b>Net indemnity</b>

Figures are shown per acre. Guarantees and losses are paid by unit. See the policy provisions 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 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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