

## Topeka Regional Office — Topeka, KS

Revised November 2017

# Barley

## Missouri

### Crop Insured

Barley is insurable if:

- It is all non-irrigated and irrigated winter and spring barley 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 Common Crop Insurance Policy.

Barley may not be insured if:

- It is interplanted with another crop;
- It is planted as a nurse crop; or
- It follows a cover crop that does not meet the criteria outlined in the insurance availability section of the special provisions.

### Counties Available

Barley is insurable in Callaway, Franklin, Lafayette, Moniteau, Monroe, Montgomery, and Newton 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.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- A change in the harvest price from the projected price, due to an insured cause of loss (revenue protection plans only);
- 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 barley is planted by the final planting date.

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, 2018.

### Important Dates

Sales Closing/Cancellation Date .... Sept 30, 2017

Final Planting Date:

Counties north of the MO River ... Oct. 31, 2017

Counties south of the MO River . Nov. 15, 2017

Acreage Report Date ..... December 15, 2017

Premium Billing ..... July 1, 2018

End of Insurance ..... October 31, 2018

### Reporting Requirements

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

### Definitions

**Actual Production History (APH) Yield** - APH yield is 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.

## Coverage Levels and Premium Subsidies

Barley may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. The Whole-Farm Unit is not available for the Yield Protection Plan. If you choose the 75-percent coverage level and Enterprise Units, your coverage is 75 percent of your approved actual production history 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
Subsidy Factors	Enterprise Unit	0.800	0.800	0.800	0.800	0.800	0.770
	Enterprise Unit By practice	0.800	0.800	0.800	0.800	0.800	0.770
	Basic Unit	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
	Whole-Farm Unit	0.800	0.800	0.800	0.800	0.800	0.800

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 projected price. The total cost for CAT coverage is an administrative fee of \$300 per crop per county, regardless of the acreage. CAT is available for the Yield Protection Plan only.

## Price Elections

Prices are calculated according to the Commodity Exchange Price Provisions. Missouri winter barley prices are based on the July futures market price for corn. The projected price discovery period is August 15 through September 14. The harvest price discovery period is June 1 through June 30. These prices are released no later than 3 business days following the end of the price discovery period.

Depending on the insurance plan, these prices are used for compensation per bushel in case of loss.

Contact your crop insurance agent, or for more information see

[prodwebnlb.rma.usda.gov/apps/PriceDiscovery](http://prodwebnlb.rma.usda.gov/apps/PriceDiscovery).

## Insurance Units

**Basic Unit** - A basic unit includes all of your insurable corn 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 under the Yield Protection Plan.

## Insurance Plans

### Common Crop Insurance Policy Basic Provisions -

**Yield Protection Plan** - 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** - An insurance plan that provides protection against revenue loss due to a production loss, price decline or increase, or a combination of both.

**Harvest Price Exclusion** - An insurance plan that provides revenue protection, though the use of the harvest price is excluded when determining your revenue protection guarantee. This election is continuous unless canceled by the cancellation date.

## Coverage Level by Practice

If you produce a crop on both irrigated and non-irrigated land, you can elect 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.

## Replant Provisions

A replant payment is not available in Missouri. It is available only in counties where both a fall final planting date and spring final planting date are provided in the special provisions. Missouri counties only have a fall final planting date.

## Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. 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.

## Loss Example

Under yield protection a loss occurs when the bushels of barley produced for the unit fall below the production guarantee due to 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 due to a production loss and/or a revenue loss. Assume a 40 bushels per acre APH yield, 75-percent coverage level, \$3.12 winter projected price, \$3.25 winter harvest price, and basic unit coverage.

### Yield Protection Example

	40	APH yield bushels per acre
x	<u>0.75</u>	Coverage level
	30	Bushel guarantee
x	<u>\$3.12</u>	Projected price
	\$93.60	Insurance guarantee

	10	Bushels per acre produced
x	<u>\$3.12</u>	Projected price
	\$31.20	Value of production

	\$93.60	Insurance guarantee
-	<u>\$31.20</u>	Value of production
	<b>\$62.40</b>	<b>Gross indemnity per acre</b>

### Revenue Protection Example

	40	APH yield bushels per acre
x	<u>0.75</u>	Coverage level
	30	Bushel guarantee
x	<u>\$3.25</u>	(Higher of projected price or harvest price)
	\$97.50	Insurance guarantee

	10	Bushels per acre produced
x	<u>\$3.25</u>	Harvested price
	\$32.50	Value of production

	\$97.50	Insurance guarantee
-	<u>\$32.50</u>	Value of production
	<b>\$65.00</b>	<b>Gross indemnity per acre</b>

The price used to determine value in the revenue protection example above is the higher of the projected price or the 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](http://www.rma.usda.gov/tools/agent.html)

## Contact Us

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