

## St. Paul Regional Office — St. Paul, MN

Revised February 2014

# Buckwheat

## Minnesota

### Crop Insured

All buckwheat grown is insurable if:

- Premium rates are provided;
- You have a share,
- Planted for harvest as grain; and
- Grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date.

Only buckwheat planted annually is insurable. The provisions of this policy exclude volunteer and regenerative buckwheat and associated farming practices.

### Counties Available

See actuarial documents at <http://prodwebnlb.app.rm.usda.gov/apps/ActuarialInformationBrowser2014/CropCriteria.aspx> for insurable counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions such as natural perils of hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire, if due to natural causes;
- Plant disease and insects, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins when the buckwheat is planted, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;

- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2014.

### Reporting Requirements

**Acreage Report** - You must give a report of all your buckwheat acreage in the county and provide a copy of all processor contracts to your agent by the acreage reporting date.

### Important Dates

Sales Closing Date .....	March 15, 2014
Earliest Planting Date (Freeborn) .....	April 30, 2014
Earliest Planting Date (Beltrami) .....	May 5, 2014
Earliest Planting Date .....	May 10, 2014
Final Planting Date .....	June 17, 2014
Acreage Reporting Date .....	July 15, 2014
Premium Billing Date .....	August 15, 2014
Production Reporting Date .....	April 29, 2015

### Definitions

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

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

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

### Coverage Levels and Premium Subsidies

Buckwheat may be insured at the coverage levels shown in the following table. Crop insurance premiums are subsidized as shown. For example if you select the 75-percent coverage level, your coverage is 75 percent of your approved APH yield,

the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Subsidy	67	64	64	59	59	55
Your Share	33	36	36	41	41	45

Catastrophic Risk Protection (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. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

## Price Elections

Price of compensation per bushel in case of loss: The price per bushel stated in the processor contract (contracted price), not to exceed \$15.36 per bushel. If the contract price is expressed on a hundredweight basis, multiply it by 0.48 to determine the contract price per bushel.

## Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable buckwheat acreage in the county by share arrangement. Premium discounts apply.

**Optional Unit (OU)** - 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.

## Insurance Plan

APH is the only plan of insurance available for buckwheat. The production guarantee is based on your individual yield history.

## Replant Provisions

A replanting payment is allowed only if the crop is damaged by a covered cause of loss so the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee or 4 bushels, multiplied by the projected price. Replanting payments are not available with CAT coverage.

## Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Please contact a crop insurance agent for details.

## Loss Example

A loss occurs when the bushels of buckwheat produced for the unit fall below the production

guarantee as a result of damage from a covered cause of loss. This example assumes a 20 bushels per acre APH yield, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

### Loss Example:

20	Bushels per acre APH yield
x 0.65	Coverage level
13	Bushel guarantee
- 8	Bushels per acre actually produced
5	Bushels per acre loss
x \$15.36	Price election (maximum)
\$76.80	Gross indemnity
- \$10.00	Estimated premium per acre (varies)
<b>\$66.80</b>	<b>Net indemnity</b>

Figures shown on a per acre basis; guarantees and losses paid are on a unit basis. See policy provisions.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

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