

St. Paul Regional Office — St. Paul, MN

2014 Crop Year
Revised August 2013

Cultivated Wild Rice

Minnesota

Crop Insured

All cultivated wild rice is insurable if grown in the county on insurable acreage, for which premium rates are provided, in which you have a share, and planted for harvest as grain. Insured cultivated wild rice must be grown in man-made flood irrigated fields.

Counties Available

Cultivated wild rice is insurable in Aitkin, Beltrami, Clearwater, Lake of the Woods, Pennington, and Polk counties. Cultivated wild rice may be insured in other counties and states by written agreement.

Causes of Loss

- Adverse weather conditions such as natural perils such as 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
- Insects, but not damage due to insufficient or improper application of pest or disease control measures
- Plant disease, but not damage due to insufficient or improper application of pest or disease control measures
- Wildlife

Reporting Requirements

Acreage Report –You must give a report to your insurance agent of all your cultivated wild rice acreage in the county by the acreage reporting date.

Important Dates

Sales Closing Date.....September 30, 2013
Cancellation DateSeptember 30, 2013
Production Reporting Date November 14, 2013
Final Planting DateMay 31, 2014
Acreage Reporting Date July 15, 2014

Premium Billing Date August 15, 2014
Insurance Begins Planting
Insurance Ends at harvest or September 30, 2014

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 pounds guaranteed per unit. Multiply your APH yield (per acre) by the coverage level percentage you choose and by the number of acres in the unit.

Planted Acreage - Land on which an adequate amount of seed is first spread onto the soil surface by any appropriate method, including shattering for the second and succeeding years and subsequently is **mechanically incorporated** into the soil at the proper depth, will be considered planted.

Coverage Levels and Premium Subsidies

Cultivated wild rice may be insured at the coverage levels shown in the table below. Crop insurance premiums are subsidized as shown. For example if you choose the 75-percent coverage level, your coverage will be 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 |
| Premium Subsidy | 67 | 64 | 64 | 59 | 59 | 55 |
| Your Premium 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 and premium costs for coverage levels above CAT are \$30 per crop per county.

Price Election

Price of compensation per pound in case of loss.

Established price.....\$1.45 per finished pound

Unit Division

Basic Unit - Generally, all the insured crop acreage in a county by share. Premiums are reduced by 10 percent for a basic unit.

Insurance Plans

APH is the only insurance plan available for cultivated wild rice. The production guarantee is based on your individual yield history. Only basic units are available.

Loss Example

A loss occurs when the pounds of cultivated wild rice produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Assume an APH yield of 400 pounds per acre, 65-percent coverage level, 100 percent of the established price, and one basic unit.

| | |
|-----------------|-------------------------------------|
| 400 | Pounds per acre average yield (APH) |
| x 0.65 | Coverage level |
| 260 | Pound guarantee |
| - 100 | Pounds actually produced |
| 160 | Pounds per acre loss |
| x \$1.45 | Price election |
| \$232.00 | Gross indemnity |
| - \$7.10 | Estimated premium per acre |
| \$224.90 | Net indemnity |

Figures shown per acre and guarantees and losses paid are by unit . See policy provisions or talk to your insurance agent for more information.

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 web site at:

www3.rma.usda.gov/apps/agents/

Contact Us

USDA/RMA

St. Paul Regional Office
30 7th Street East, Suite 1890
St. Paul, MN 55101

Phone: (651) 290-3304

Fax: (651) 290-4139

E-mail: rsomn@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at:
www.rma.usda.gov/aboutrma/fields/mn_rso/

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.