

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

Revised February 2014

# Potatoes

## Minnesota

### Crop Insured

All potatoes grown in the county is insurable if:

- Grown in the county on insurable acreage;
- You have a share;
- Planted with certified seed;
- Planted for harvest as certified seed stock; or
- Human consumption, that are not interplanted with another crop or planted into an established grass or legume.

Specialty types, such as fingerlings and other potatoes are not insurable unless a written agreement provides for such insurance. See your crop insurance agent for details on requesting a written agreement.

### 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, but not frost or freeze damage after the designated frost/freeze date;
- 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 on the later of

- Date we accept your application; or

- Date when the potatoes are 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;
  - Abandonment of the crop; or
  - October 15, 2014.

### Reporting Requirements

**Acreage Report** - You must give a report of all your potato acreage in the county by the acreage reporting date.

### Important Dates

Sales Closing Date ..... March 15, 2014  
 Final Planting Date (South) ..... May 31, 2014  
 Final Planting Date (North) ..... June 10, 2014  
 Acreage Reporting Date ..... July 15, 2014  
 Premium Billing Date ..... August 15, 2014  
 Frost/Freeze Coverage Ends ..... October 7, 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 hundredweight (cwt.) guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select by the number of acres in the unit.

**High Risk Land (HRL)** - Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

**HRL Exclusion Option** - An agreement to exclude from crop insurance coverage all high risk land by crop and county. You must submit the signed form by the sales closing date. Catastrophic Risk Protection

(CAT) coverage is still available when this option is in effect.

## Coverage Levels and Premium Subsidies

Potatoes 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

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 hundredweight (cwt.) in case of loss:

Established price ..... \$7.95 per cwt.

## Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable potato 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 potatoes. The production guarantee is based on your individual yield history.

## 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.

## Options

Additional premium is charged if any of the endorsements listed below are selected. Endorsements are not available under catastrophic coverage.

**Northern Potato Quality Endorsement** - Provides supplemental coverage for potatoes in the event they grade less than U.S. No. 2.

**Northern Potato Certified Seed Endorsement** - Provides supplemental coverage for potatoes in the event they do not pass certification.

**Northern Potato Storage Coverage Endorsement** - Provides supplemental coverage for 60 days for potatoes in storage. Only production to count as determined under the terms of the northern potato crop provisions and storage coverage endorsement, if applicable, is used for APH.

**Northern Potato Processing Quality Endorsement** - Provides supplemental coverage for potatoes that are rejected by the processor. The quality endorsement and a processor contract must be in effect before this endorsement can be purchased.

## Loss Example

A loss occurs when the hundredweight of potatoes produced for the unit falls below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 400 cwt. per acre APH yield, 65-percent coverage level, 100 percent of the established price, irrigated practice and basic unit coverage.

400	Cwt. per acre APH yield
x 0.65	Coverage level
260	Cwt. guarantee
- 100	Cwt. per acre actually produced
160	Cwt. per acre loss
x \$7.95	Price election
\$1272.00	Gross indemnity
- \$62.50	Estimated premium per acre (varies)
<b>\$1209.50</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/).

## Contact Us

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