

St. Paul Regional Office — St. Paul, MN

2014 Crop Year
Revised August 2013

Mint

Wisconsin

Crop Insured

Peppermint, native spearmint, and scotch spearmint are insurable in the county for which a premium rate is provided by the actuarial documents:

- In which you have a share;
- That are planted for harvest and distillation as mint oil;
- That have an adequate stand by the date coverage begins; and
- Inspected and accepted for the first crop year.

Counties Available

Coverage is available in Dane, Jefferson, Marquette, and Walworth counties. Mint may be insured in other counties and states by written agreement.

Causes of Loss

- Adverse weather conditions, 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. Verticillium wilt disease is not covered
- Plant disease, but not damage due to insufficient or improper application of pest or disease control measures. Verticillium wilt disease is not covered
- Wildlife

Important Dates

Fall Sales Closing Date (Winter).....Sep 30, 2013
Spring Sales Closing Date (Basic)..... Mar 15, 2014
Final Planting DateMay 31, 2014
Acreage Reporting Date (Winter).Nov 15, 2013
Acreage Reporting Date (Basic).....Jul 15, 2014
Premium Billing DateAug 15, 2014
Insurance Begins (Winter).....Oct 1, 2013
Insurance Begins (Basic).....Jun 16, 2014

Insurance Ends (Winter)Jun 15, 2014
Insurance Ends at harvest or (Basic).....Sep 30, 2014
Production Reporting DateNov 14, 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 of mint oil 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.

Coverage Levels and Premium Subsidies

Mint 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 of oil in case of loss.

Peppermint.....	\$23.00 per pound
Native Spearmint.....	\$20.00 per pound
Scotch Spearmint.....	\$20.00 per pound

Unit Division

Basic Unit - A basic unit includes all of your insurable mint acreage in the county by share arrangement and type. 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 will not apply.

Insurance Plans

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

Options

Winter Coverage Option - You must choose the winter coverage option on your application on or before the fall sales closing date. This option has a reduced guarantee (60 percent of basic coverage guarantee) and additional premium. Contact a crop insurance agent for more details. This option is not available with CAT coverage.

Loss Example

A loss occurs when the pounds of mint oil produced for the unit fall below the production guarantee due to damage from a covered cause of loss. Assume an APH yield of 45 pounds of peppermint oil per acre, 65-percent coverage level, 100 percent of the established price, and basic unit coverage.

APH - Basic

45	Pounds per acre APH yield
x 0.65	Coverage
29.3	Pound guarantee
- 12.0	Pounds per acre actually produced
17.3	Pounds per acre loss
x \$23.00	Price election-peppermint
\$397.90	Gross indemnity
- \$20.50	Estimated premium per acre

\$377.40 Net indemnity

Winter Coverage

29.3	Pound guarantee (see APH example)
x 0.60	Winter coverage level
17.58	Pound guarantee
x \$23.00	Price election-peppermint
\$404.34	Guarantee per acre
30	Acres of a 60 acre unit has no stand
\$404.34	Per acre payment on 30 acres
- \$30.50	Estimated premium
\$373.84	Net indemnity

Figures shown per acre and guarantees and losses paid 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

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