

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

Revised August 2014

# Cultivated Wild Rice

## Minnesota

### Crop Insured

All cultivated wild rice is insurable if:

- Grown in the county on insurable acreage;
- You have a share;
- Planted for harvest as grain; and
- Grown in man-made flood irrigated fields.

This fact sheet applies only to the available Common Crop Insurance policy plans of insurance. Contact a crop insurance agent for further explanation.

### Counties Available

See actuarial documents at <http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2015/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 on the later of:

- Date we accept your application; or
- Date when the cultivated wild rice is 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
- September 30, 2015.

### 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 .....	September 30, 2014
Cancellation .....	September 30, 2014
Production Reporting .....	November 14, 2014
Final Planting .....	May 31, 2015
Acreage Reporting .....	July 15, 2015
Premium Billing .....	August 15, 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 pounds guaranteed per unit. Multiply your APH yield per acre by the coverage level percentage you select 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 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. Catastrophic Risk Protection (CAT ) coverage is available at 50 percent of your APH yield and 55 percent of the projected price. The total cost for CAT coverage will be 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.

Item	Unit	Percent					
Cov. Level		50	55	60	65	70	75
Subsidy	BU	67	64	64	59	59	55

BU - Basic Unit

## Price Election

Price of compensation per pound in case of loss.

Established price.....\$1.65 per finished pound

## Unit Division

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

## Insurance Plans

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

## Late and Prevented Planting

Late and prevented planting are not available with this policy.

## 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 APH yield
x 0.65	Coverage level
260	Pound guarantee
- 100	Pounds actually produced
160	Pounds per acre loss
x \$1.65	Price election
\$264.00	Gross indemnity
- \$7.10	Estimated premium per acre
<b>\$256.90</b>	<b>Net indemnity</b>

Figures are shown on a per acre basis; guarantees and losses paid are on a unit basis. 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 website at [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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