

St. Paul Regional Office — St. Paul, MN

Revised March 2015

Oats

Minnesota

Crop Insured

All oats are insurable if:

- Grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Planted for harvest as grain.

If oats are planted as a nurse crop for new forage seeding, they must be seeded at the normal rate and be intended for harvest as grain. Other types or practices are not insurable unless by a written agreement.

Counties Available

See actuarial documents at [http://](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2015/CropCriteria.aspx)

[webapp.rma.usda.gov/apps/](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2015/CropCriteria.aspx)

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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;
- Insects and plant disease, 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 oats 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 31, 2015.

Reporting Requirements

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

Important Dates

Sales Closing	March 15, 2015
Final Planting (South)	May 15, 2015
Final Planting (Central)	May 31, 2015
Final Planting (North)	June 5, 2015
Acreage Reporting	July 15, 2015
Premium Billing	August 15, 2015
Production Reporting	April 29, 2016

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.

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

Oats 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. 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.

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

Price Elections

Price of compensation per bushel in case of loss:

Established price..... \$2.60 per bushel

Unit Division

Basic Unit (BU) - A basic unit includes all of your insurable oat 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 oats. 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 5 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 oats produced for the unit fall below the production guarantee as a result

of damage from a covered cause of loss. This example assumes a 80 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

Loss Example:

80	Bushels per acre APH yield
x 0.75	Coverage level
60	Bushel guarantee
- 45	Bushels per acre actually produced
15	Bushels per acre loss
x \$2.60	Price election
\$39.00	Gross indemnity
- \$6.00	Estimated premium per acre (varies)
\$33.00	Net indemnity

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/.

Contact Us

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