

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

Revised February 2016

# Green Peas

## Iowa, Minnesota, and Wisconsin

### Crop Insured

All green peas are insurable if:

- Grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Grown under and in accordance with the requirements of a processor contract executed on or before the acreage reporting date.

### Counties Available

See actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/CropCriteria.aspx](http://webapp.rma.usda.gov/apps/actuarialinformationbrowser2016/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 (Specifically: Excessive moisture that prevents harvesting equipment from entering the field or prevents the timely operation of harvesting equipment. Also abnormally hot or cold temperatures that cause an unexpected number of acres over a large producing area to be ready for harvest at the same time, affecting the timely harvest of a large number of acres or processing of such production is beyond the capacity of the processor, either of which causes the acreage to be bypassed.);
- 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 when the green peas are planted, and ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- When the green peas should have been harvested, but were not;
- Abandonment of the crop;
- Harvest of the crop;
- The date you harvest sufficient production to fulfill your processor contract if the processor contract stipulates a specific amount of production to be delivered;
- Final adjustment of a loss; or
- September 15, 2016.

### Reporting Requirements

**Acreage Report** - You must give a report of all your green pea acreage in the county and provide a copy of all processor contracts to your agent by the acreage reporting date.

### Important Dates

Sales Closing .....	March 15, 2016
Final Planting for IA, MN, and WI (except east central WI) .....	June 5, 2016
Final Planting (east central WI) .....	June 10, 2016
Acreage Reporting .....	July 15, 2016
Premium Billing .....	August 15, 2016
Production Reporting .....	April 29, 2017

### 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.

**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

Green peas 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	Unit	Percent							
Cov. Level		50	55	60	65	70	75	80	85
Subsidy	BU	67	64	64	59	59	55	48	38
	OU	67	64	64	59	59	55	48	38

BU - Basic Unit OU - Optional Unit

## Price Election

Price of compensation per pound in case of loss:  
The price per pound stated in the processor contract (contracted price) for the tenderometer reading, grade factor, or sieve size contained in the special provisions of insurance.

## Unit Division

**Basic Unit (BU)** - If the processor contract specifies the number of acres to be planted, a basic unit consists of all your insurable green pea acreage in the county by share arrangement. If the processor contract specifies the amount of production to be delivered, a basic unit consists of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor. Premiums are reduced by 10 percent for a basic unit.

**Optional Unit (OU)** - When the processor contract specifies the number of acres to be planted, and if a basic unit consists of two or more sections of land and certain record keeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply. Optional units are not available if the processor contract stipulates the amount of production to be delivered.

## Plans of Insurance

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

## Supplemental Coverage Option

The Supplemental Coverage Option (SCO) is a crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. For further information see the SCO Fact Sheet at [www.rma.usda.gov/pubs/rme/2016sco.pdf](http://www.rma.usda.gov/pubs/rme/2016sco.pdf).

## APH Yield Exclusion

The Yield Exclusion (YE) option, when elected, allows you to exclude yields from your actual production history when the actuarial documents provide that the county average yield for that crop year is at least 50 percent below the 10 previous consecutive crop years' average yield. A crop year that has been determined eligible for exclusion in a county will also be eligible for exclusion in contiguous counties. Producers who have either Catastrophic Risk Protection or buy-up insurance policies can use this program. For further information, visit the APH Yield Exclusion fact sheet at [www.rma.usda.gov/pubs/rme/aphye.pdf](http://www.rma.usda.gov/pubs/rme/aphye.pdf). YE is available in select counties.

## 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 pounds of green peas produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 3,800 pounds per acre APH yield, 65-percent coverage level, and basic unit coverage.

	3,800	Pounds per acre APH yield
x	0.65	Coverage level
	2,470	Pounds guarantee
-	1,400	Pounds per acre actually produced

1,070	Pounds per acre loss
x \$0.16	Price election (assumed contract price)
<b>\$171.20</b>	<b>Indemnity</b>

Figures shown on a per acre basis; guarantees and losses paid are on a unit basis. Your premium will be deducted from any indemnity payment. 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 <http://www.rma.usda.gov/tools/agent>.

### Contact Us

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