

St. Paul Regional Office — St. Paul, MN

Revised June 2017

Oats

Iowa, Minnesota, and Wisconsin

Crop Insured

You can insure oats if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- They are planted for harvest as grain.

Counties Available

See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2017/CropCriteria.aspx. 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 hail, frost, freeze, wind, drought, and excess moisture;
- Failure of irrigation water supply, if caused by an insured cause of loss 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 the oats are planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- October 31, 2017.

Important Dates

Sales Closing/Cancellation.....March 15, 2017
 Final PlantingVaries by county

Acreage Reporting July 15, 2017

Premium BillingAugust 15, 2017

Production ReportingApril 29, 2018

Reporting Requirements

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

Coverage Levels and Premium Subsidies

Crop insurance premiums are subsidized as shown in the following table. For example if you select the 75-percent coverage level, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Coverage Level (percent)		50	55	60	65	70	75	80	85
Subsidy Factor	Basic Unit	67	64	64	59	59	55	48	38
	Optional Unit	67	64	64	59	59	55	48	38

Price Elections

A price election is the price you are paid per bushel if you have a loss. This is based on the percentage of established price you chose.

Established price.....\$2.40 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 land in two or more sections, and certain recordkeeping requirements are met, you may apply for optional units by section.

Insurance Plans

Actual Production History (APH) - Your production guarantee is based on your yield history. You have a loss when your production falls below your production guarantee.

Catastrophic Coverage (CAT) - Covers 50 percent of your APH yield and 55 percent of the projected price.

Endorsements and Options

Supplemental Coverage Option (SCO) - provides additional coverage for a portion of your underlying crop insurance policy deductible.

APH Yield Exclusion Option - allows you to exclude actual yields from your APH for select counties, and contiguous counties, in years that had an average county yield of at least 50 percent below the average county yield of the ten previous crop years. Available with CAT or buy-up policies.

Replant Provisions

You may receive a replant payment if:

- It is practical to replant;
- The appraisal does not exceed 90 percent of your guarantee; and
- You replant at least 20 acres or 20 percent of the unit.

It will be considered practical to replant within or prior to the late planting period unless the insurance company determines otherwise. Replant payments are not available on acreage initially planted before the earliest planting date or on CAT policies.

Late and Prevented Planting

Late Planting Period - If you plant after the final planting date, the insurance guarantee is reduced by one percent for each day after the final planting date. After 25 days, your prevented planting coverage will be 60 percent of your production guarantee for timely planted acreage. You may increase your prevented planting coverage for an additional premium to a level specified in the actuarial documents.

Prevented Planting - You may receive a prevented planting payment if you are unable to plant on or before the final planting date or within any applicable late planting period because of an insurable cause. Additional levels of prevented planting coverage are not available on CAT policies.

Loss Example

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

	80	Bushels per acre APH yield
x	0.75	Coverage level
	60	Bushel guarantee
-	45	Actual bushels per acre produced
	15	Bushels per acre loss
x	\$2.40	Price election
	\$36.00	Indemnity

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 www.rma.usda.gov/tools/agent.html.

Contact Us

USDA/RMA
St. Paul Regional Office
30 7th Street East, Suite 1890
St. Paul, MN 55101
Phone: (651) 290-3304
Fax: (651) 290-4139
Email: rsomn@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/mn_rso/.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.