

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

Revised August 2016

# Cultivated Wild Rice

## Minnesota

### Crop Insured

You can insure cultivated wild rice if:

- You have a share;
- It is planted for harvest as grain; and
- It is grown in man-made flood irrigated fields.

### Counties Available

See counties available in the actuarial documents at

<https://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;
- 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 at the earliest of:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop; or
- September 30, 2017.

### Important Dates

Sales Closing ..... September 30, 2016

Cancellation ..... September 30, 2016

Production Reporting..... November 14, 2016

Final Planting ... May 31, 2017

Acreage Reporting ..... July 15, 2017

Premium Billing..... August 15, 2017

### Reporting Requirements

**Acreage Report** - You must report all of your cultivated wild rice acreage in the county by the acreage reporting date.

### Definitions

**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 then is mechanically incorporated into the soil at the proper depth.

### 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 for a basic unit, 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

### Price Election

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

Established price.....\$2.05 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

**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)** - Pays 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.

## Late and Prevented Planting

Late and prevented planting are not available with this policy.

## Loss Example

This example assumes an APH yield of 450 pounds per acre, 70-percent coverage level, 100 percent of the established price, and one basic unit.

450	Pounds per acre APH yield
x 0.70	Coverage level
315	Pound guarantee
- 250	Actual pounds produced
65	Pounds per acre loss
x \$2.05	Price election
\$133.25	<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.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](mailto:rsomn@rma.usda.gov)

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