

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

Revised August 2016

# Mint

## Wisconsin

### Crop Insured

You can insure peppermint, native spearmint, and scotch spearmint mint types if:

- It is grown on insurable acreage;
- You have a share;
- It is planted for harvest and distillation as mint oil;
- It has an adequate stand on the date coverage begins; and
- It is inspected and accepted for the first crop year.

### 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:

- The date we accept your application; or
- October 1, 2016 for winter mint;
- June 16, 2017 for basic mint.

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;

- June 15, 2017 for winter mint; or
- September 30, 2017 for basic mint.

### Important Dates

Sales Closing (Winter).....	September 30, 2016
Cancellation .....	September 30, 2016
Production Reporting.....	November 14, 2016
Acreage Reporting (Winter).....	November 15, 2016
Sales Closing (Basic).....	March 15, 2017
Acreage Reporting (Basic).....	July 15, 2017
Premium Billing.....	August 15, 2017

### Reporting Requirements

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

### Definitions

**Rotation Requirements** - New mint acreage must not have had mint grown on it the two previous crop years.

**Age Limitations** - Insurance will not attach to any acreage of peppermint or scotch spearmint the fourth and succeeding crop years, and for native spearmint, the ninth and succeeding crop years, after the crop year of planting.

**Minimum Adequate Stand Requirement** - You must have one and a half living mint plants per square foot for all types and practices to be considered an adequate stand.

### 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
	Optional 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.

Peppermint.....\$21.00 per pound  
Native Spearmint.....\$18.50 per pound  
Scotch Spearmint.....\$18.50 per pound

## Unit Division

**Basic Unit (BU)** - A basic unit includes all of your insurable mint 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 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

**Winter Coverage Option** - This option gives you a reduced guarantee of 60 percent of basic coverage guarantee. This option is not available with CAT coverage.

## Late and Prevented Planting

Late and prevented planting are not available with this policy.

## Loss Example

The examples assumes an APH yield of 45 pounds of peppermint oil per acre, 70-percent coverage level, 100 percent of the established price, and basic unit coverage.

### APH Basic Coverage Example

	45	Pounds per acre APH yield
x	0.70	Coverage level
	31.5	Pounds guarantee
-	25.0	Actual pounds harvested

	6.5	Pounds per acre loss
x	\$21.00	Price election (peppermint)
	\$136.50	<b>Indemnity</b>

## Winter Coverage Example

	31.5	Pounds guarantee (see prior example)
x	0.60	Winter coverage level
	18.9	Pounds guarantee
x	\$21.00	Price election (peppermint)
	\$396.90	Per acre payment on 30 acres
x	30.0	Acres of a 60 acre unit with no stand
	\$11,907.00	<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

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