Crop Insured
You can insure popcorn if:
- It is grown on insurable acreage;
- You have a share;
- It is planted for harvest as popcorn; and
- It is grown under, and in accordance with, a processor contract.

Open pollinated varieties are not insurable unless by a written agreement.

Counties Available
See counties available in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser2018/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, but not frost or freeze after the designated frost/freeze date;
- 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 when the popcorn is planted.
Insurance coverage ends at the earliest of:
- Total destruction of the crop;
- Date the crop should have been harvested, but was not;
- Harvest of the unit;
- The date you fulfill your processor contract if the contract stipulates a specific amount of production to be delivered;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10, 2018.

Important Dates
Sales Closing/Cancellation ........March 15, 2018
Earliest Planting ..................April 11, 2018
Final Planting .....................May 20, 2018
End of Late Planting Period ........June 14, 2018
Acreage Reporting .................July 15, 2018
Premium Billing ...................July 15, 2018
Production Reporting ............April 29, 2019

Reporting Requirements
Acreage Report - You must report all of your popcorn acreage in the county and provide a copy of all processor contracts 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 with an enterprise unit, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium.

<table>
<thead>
<tr>
<th>Coverage Level (percent)</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
<th>80</th>
<th>85</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy Factor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enterprise Unit</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>77</td>
<td>68</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>Basic Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
<td>48</td>
<td>38</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
<td>48</td>
<td>38</td>
</tr>
</tbody>
</table>

Projected and Harvest Price
The prices are the prices for grain type corn based on the Commodity Exchange Price Provisions (CEPP) multiplied by a factor published in the actuarial documents. See the CEPP on the RMA website at www.rma.usda.gov/policies/cepp.html.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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 popcorn 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. Premium discounts apply.

Optional Unit (OU) - If the processor contract specifies the number of acres to be planted, and if a basic unit consists of land in two or more sections and certain record keeping requirements are met, you may apply for optional units by section.

Enterprise Unit (EU) - All insurable acreage of the same insured crop or all insurable irrigated or non-irrigated acreage of the same insured crop in the county. Premium discounts apply.

Insurance Plans

Yield Protection - Protects against a production loss. The harvest price is not used.

Revenue Protection - Protects against loss of revenue due to a production loss, change in price, or a combination of both.

Revenue Protection with Harvest Price Exclusion - Protects against loss of revenue due to a production loss, price decline, or a combination of both.

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.

Yield Cup Option - Prevents your approved APH yield from decreasing by more than 10 percent from the prior year’s approved APH yield. A cup will apply to an APH database when your approved APH yield, calculated using other yield measures, is less than 90 percent of the prior year’s approved APH yield. It only applies to APH databases with at least one actual or assigned yield and is only available for carryover policies. Beginning with the 2018 crop year, this option is available for an additional premium and will automatically apply to your policy for the 2018 crop year, unless you cancel the option by the crop’s cancellation date. This option is continuous and remains in effect unless cancelled. Not available with CAT policies.

Replant Provisions

You may receive a replanting 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 on or before the tenth day after the final planting date unless the insurance company determines otherwise. Replanting payments are not available on acreage initially planted before the earliest planting date or on CAT policies.

Late and Prevented Planting

Late Planting Period - Begins the day after the final planting date and ends 25 days after the final planting date. Your insurance guarantee will be reduced by one percent per day for each day planted after the final planting date, provided the processor will accept late-planted production. After 25 days, your prevented planting coverage will be 60 percent of your insurance guarantee for timely planted acreage. You may purchase additional prevented planting coverage.

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 prevented planting coverage is not available on CAT policies.

Loss Example

The examples assume a 3,500 pounds per acre APH yield, 75-percent coverage level, and basic unit coverage.

Yield Protection Example

\[
\begin{align*}
3,500 & \quad \text{Pounds per acre APH yield} \\
\times & \quad 0.75 \quad \text{Coverage level} \\
2,625 & \quad \text{Pounds guarantee} \\
- & \quad 1,700 \quad \text{Actual pounds per acre produced} \\
925 & \quad \text{Pounds per acre loss} \\
\times & \quad 0.17 \quad \text{Projected price (est. - announced in Mar.)} \\
$157.25 & \quad \text{Indemnity}
\end{align*}
\]

Revenue Protection Example

\[
\begin{align*}
2,625 & \quad \text{Pounds (see yield example)} \\
\times & \quad 0.17 \quad \text{Projected price (est. - announced in Mar.)} \\
$446.25 & \quad \text{Guarantee} \\
- & \quad 1,700 \quad \text{Actual pounds per acre produced} \\
\times & \quad 0.15 \quad \text{Harvest price (est. - announced in Nov.)} \\
$255.00 & \quad \text{Revenue} \\
$446.25 & \quad \text{Guarantee}
\end{align*}
\]
- $255.00 Revenue
  $191.25 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

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).