

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

Revised February 2018

# Potatoes

## Iowa

### Crop Insured

You can insure potatoes if:

- They are grown on insurable acreage;
- Premium rates are provided;
- You have a share;
- They are planted with certified seed;
- They are planted for harvest as certified seed stock or for human consumption;
- They are not interplanted with another crop; and
- They are not planted into an established grass or legume.

### Counties Available

Potatoes are insurable in Cerro Gordo, Louisa, and Muscatine counties. They 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 when the potatoes 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 15, 2018.

### Important Dates

Sales Closing/Cancellation ..... March 15, 2018  
 Final Planting ..... Varies by county  
 End of Late Planting Period ..... Varies by county  
 Acreage Reporting ..... July 15, 2018  
 Premium Billing ..... August 15, 2018  
 Production Reporting ..... April 29, 2019

### Reporting Requirements

**Acreage Report** - You must report all of your potato 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 hundredweight if you have a loss. This is based on the percentage of established price you chose.

Established price ..... \$8.20 per cwt.  
 Organic (Certified) ..... \$13.10 per cwt.

### Unit Division

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

**Northern Potato Quality Endorsement** - Provides additional coverage for potatoes if they grade less than U.S. No. 2. Not available under CAT coverage.

**Northern Potato Storage Coverage Endorsement** - Provides extended coverage for up to 60 days for potatoes in storage. Not available under CAT coverage.

**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.

## 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. After 25 days, your prevented planting coverage will be 25 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

This example assumes a 250 cwt. per acre APH yield, 65-percent coverage level, 100 percent of the established price, irrigated practice and basic unit coverage.

	250	Cwt. per acre APH yield
x	0.65	Coverage level
	163	Cwt. guarantee
-	100	Actual cwt. per acre produced
	63	Cwt. per acre loss
x	\$8.20	Price election
	<b>\$516.60</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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

## Contact Us

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