Crop Insured
You can insure corn if:
- It is grown on insurable acreage;
- Premium rates are provided;
- You have a share; and
- It is planted for harvest as grain or silage.

Insurable corn types include:
- Yellow dent or white corn;
- Mixed yellow and white, high amylase, waxy or high-lysine corn;
- High-oil corn blends containing mixtures of at least 90 percent high yielding yellow dent female plants with high-oil male pollinator plants;
- Commercial varieties of high-protein hybrids; and
- Blue corn and silage in select counties;
- Any open pollinated corn, by written agreement; and
- Pink and purple hybrid corn, by written agreement.

Uninsurable corn types include:
- High oil or high-protein (except as allowed above);
- High-amylose;
- Flint;
- Flour;
- Indian; and
- A variety genetically adapted to provide forage for wildlife.

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;
- 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 corn 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;
- September 30, 2018 (silage); or
- December 10, 2018 (grain).

Important Dates
- Sales Closing/Cancellation ............ March 15, 2018
- Earliest Planting ............................ April 11, 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 corn 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 for an Enterprise Unit, the premium subsidy is 77 percent, and your premium share is 23 percent of the base premium.

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.
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.

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 55 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 175 bushels per acre APH yield, 75-percent coverage level, and basic unit coverage.

Yield Protection Example
175.0 Bushels per acre APH yield
\[ x \times 0.75 \]
131.3 Bushel guarantee
80.0 Actual bushels per acre produced
51.3 Bushels per acre loss
x $3.50 Projected price (est.-announced in March)
$179.55 Indemnity

Revenue Protection Example
131.3 Bushels guarantee (see yield example)
x $3.50 Projected price (est.-announced in March)
$459.55 Guarantee

80.0 Actual bushels per acre produced
x $3.80 Harvest price (est.-announced in Nov.)
$304.00 Revenue

$459.55 Guarantee
- $304.00 Revenue
$155.55 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.

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