Crop Insured
You can insure grass seed if:
• It is produced under a grass seed production contract;
• You have a share;
• An adequate stand is present; and
• It is grown on insurable acreage.

Acreage of Kentucky bluegrass may be insured for as long as the crop meets the requirements for insurability contained in the crop provisions. Perennial ryegrass acreage may only be insured for one year. The stand must be replaced each year.

Counties Available
Grass seed is insurable in Beltrami, Kittson, Koochiching, Lake of the Woods, Marshall, Pennington, Red Lake, and Roseau counties.

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
Kentucky bluegrass coverage begins:
• May 22 of the second calendar year after planting; and
• October 16 following the end of the insurance period for all subsequent years the special provisions allow coverage.

Perennial ryegrass coverage begins:
• May 22 of the calendar year after planting and may only be insured for 1 year.

Insurance coverage ends at the earliest of:
• Total destruction of the crop;
• Harvest of the crop;
• Final adjustment of a loss;
• Abandonment of the crop; or
• October 15, 2018.

Important Dates
Sales Closing ....................... September 30, 2017
Cancellation ....................... September 30, 2017
Contract Change ..................... June 30, 2018
Acreage Reporting .................. July 15, 2018
Production Reporting ............... July 15, 2018
Premium Billing ........................ August 15, 2018

Reporting Requirements
Acreage Report - You must report of all your cultivated grass seed acreage in the county by the acreage reporting date.

Definitions
Adequate Stand - A population of live plants per acre of the insured type whose leaf area covers an average of at least 75 percent of the acreage planted to that type.

Coverage Levels and Premium Subsidies
Crop insurance premiums are subsidized as shown in the following table. For example if you choose 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.

<table>
<thead>
<tr>
<th>Subsidy Factor</th>
<th>Coverage Level (percent)</th>
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<tbody>
<tr>
<td></td>
<td>50</td>
</tr>
<tr>
<td>Enterprise Unit</td>
<td>80</td>
</tr>
<tr>
<td>Basic Unit</td>
<td>67</td>
</tr>
<tr>
<td>Optional Unit</td>
<td>67</td>
</tr>
</tbody>
</table>

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.
Price Election
A price election is the price you are paid per pound if you have a loss.

Kentucky bluegrass.........$1.07 per finished pound
Kentucky bluegrass Organic (Certified).......$1.23 per finished pound
Perennial ryegrass............$0.64 per finished pound
Perennial ryegrass Organic (Certified).......$1.28 per finished pound

Your price election may be the Grass Seed Production Contract price, up to the limit of 120 percent of the amount contained in the special provisions, or in an addendum, if the Grass Seed Production Contract price is determined before the acreage reporting date.

Unit Division
Basic Unit (BU) - A basic unit includes all of your insurable grass seed 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.
Enterprise Unit (EU) - Generally, all the insured crop acreage in a county. 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) - 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.

Late and Prevented Planting
Late and prevented planting are not available with this policy.

Loss Example
The examples assumes Kentucky bluegrass with an APH yield of 300 pounds, 75-percent coverage level, a fixed contract price of $1.07 per pound, and basic unit coverage.

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<tbody>
<tr>
<td>300</td>
<td>Pounds per acre APH yield</td>
</tr>
<tr>
<td>x</td>
<td>0.75</td>
</tr>
<tr>
<td>225</td>
<td>Pound guarantee</td>
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- 175 Clean seed produced
- 50 Pounds per acre loss
x $1.07 Price Election
$53.50 Indemnity

Quality Adjustment Example
Grass seed may fail to meet the quality standards of the production contract due to insurable causes. This example assumes 100 percent of established price of $1.07 per pound and damaged production price of $0.75 per pound.

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<tbody>
<tr>
<td>100</td>
<td>Pounds damaged production</td>
</tr>
<tr>
<td>x</td>
<td>0.70</td>
</tr>
<tr>
<td>70</td>
<td>Pounds adjusted damaged production</td>
</tr>
<tr>
<td>225</td>
<td>Pounds guarantee (previous example)</td>
</tr>
<tr>
<td>-</td>
<td>70</td>
</tr>
<tr>
<td>155</td>
<td>Pounds per acre loss</td>
</tr>
<tr>
<td>x</td>
<td>$1.07</td>
</tr>
<tr>
<td>165.85</td>
<td>Price election</td>
</tr>
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</table>

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
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Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/mn_rso/.

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