

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

Revised February 2018

# Machine Harvested Pickling Cucumbers Wisconsin

# **Crop Insured**

You can insure cucumbers if:

- They are planted for machine harvest and pickling;
- Premium rates are provided;
- They meet the rotation requirements in the Special Provisions; and
- They are grown under, and in accordance with, a processor contract.

#### **Counties Available**

Machine harvested pickling cucumbers are insurable in Adams, Green Lake, Juneau, Marquette, Portage, Waupaca, Waushara, and Wood counties.

#### **Causes of Loss**

You are protected against the following:

- Adverse weather conditions, including:
  - Excessive moisture that prevents timely harvest; or
  - Acres bypassed because weather conditions caused an unexpected number of acres to be ready for harvest at the same time, exceeding processor capacity.
- 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 the cucumbers are planted.

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Abandonment of the crop;
- Harvest of the crop;
- The date you fulfill your processor contract if the contract stipulates a specific amount of production

to be delivered;

- Final adjustment of a loss; or
- September 20, 2018.

# **Important Dates**

Sales Closing/Cancellation	March 15, 2018
Earliest Planting	June 1, 2018
Final Planting	July 20, 2018
Acreage Reporting	August 15, 2018
Premium Billing	October 1, 2018
Production Reporting	April 29, 2019

# **Reporting Requirements**

**Acreage Report** - You must report all of your machine harvested pickling cucumber 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, the premium subsidy is 55 percent, and your premium share is 45 percent of the base premium.

Co	verage Level (percent)	50	55	60	65	70	75
Subsidy	Basic Unit	67	64	64	59	59	55
Factor	Optional Unit	67	64	64	59	59	55

#### **Price Election**

A price election is the price you are paid per bushel if you have a loss. This is the base contract price stated in your processor contract., not to exceed \$7.48 per bushel.

#### **Unit Division**

**Basic Unit (BU)** - A basic unit includes all of your insurable machine harvested pickling cucumber 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**

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 prior to the final planting date if the processor agrees, in writing, that it will accept the production from the replanted acreage. Replanting payments are not available on acreage initially planted before the earliest planting date or on CAT policies.

#### **Loss Example**

This example assumes a 215 bushel per acre APH yield, 75-percent coverage level, basic unit coverage, and a price election of \$7.48.

	Harvested	Base Contract	
Grade	Production	Price	Total
2A	2,000 bu	\$7.00	\$14,000
2B	3,000 bu	\$7.50	\$22,500
3A	2,000 bu	\$7.50	\$15,000
3B	3,000 bu	\$6.90	\$20,700
		<b>Grand Total</b>	\$72,200

÷ 100	Acres
\$722.00	Revenue per acre
215	Duch al man a one A DII svial d
	Bushel per acre APH yield
<u>x 0.75</u>	Coverage level
161.25	Bushel per acre guarantee
<u>x \$7.48</u>	Price election
\$1206.15	Revenue guarantee
<u>- \$722.00</u>	Revenue per acre produced

\$484.15 Indemnity

\$72.200 Revenue

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

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