Crop Insured
You can insure wheat if:
- It is grown on insurable acreage;
- You have a share; and
- It is planted for harvest as grain.

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;
- Plant disease and insects, 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:
- The date we accept your application; or
- The date you plant the wheat.
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 31, 2018.

Important Dates
Sales Closing (Winter) .......... September 30, 2017
Cancellation ...................... September 30, 2017
Production Reporting .......... November 14, 2017

Reporting Requirements
Acreage Report - You must report all of your wheat 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.

<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>Enterprise Unit</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>77</td>
<td>68</td>
<td>53</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>
<tr>
<td>Whole Farm Unit</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>71</td>
<td>56</td>
<td></td>
</tr>
</tbody>
</table>

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

Unit Division
Basic Unit (BU) - A basic unit includes all of your insurable wheat 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.
Whole Farm Unit (WU) - Generally, all the insured crops in the county that are covered by the insurance plan. Premium discounts apply.

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.
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

Winter Wheat Coverage Endorsement - provides coverage for fall seeded wheat between the time coverage begins and the spring final planting date. This is available only in counties where both a fall final planting date and spring final planting date are provided and is not available under CAT coverage.

Supplemental Coverage Option (SCO) - provides additional coverage for a portion of your underlying crop insurance policy deductible.

Trend-Adjusted APH Yield Option - allows you to increase your APH yield based on the county’s historical yield trend. This option is not available in all counties or under CAT coverage.

Replant Provisions

You may receive a replant 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.

Replant payments are not available on acreage initially planted before the earliest planting date, in counties where only winter wheat is insurable, or on CAT policies.

Late and Prevented Planting

Late Planting Period - For fall planted wheat, the late planting period begins the day after the final planting date and ends ten days after the final planting date. The late planting period is not applicable for the Winter Coverage Option.

For spring planted wheat, the insurance guarantee is reduced by one percent for each day after the final planting date. After 25 days, the guarantee is 60 percent. You may increase your prevented planting coverage for an additional premium to a level specified in the actuarial documents.

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. Prevented planting is not available for winter wheat in a county where spring wheat is also insurable. Additional prevented planting coverage is not available on CAT policies.

Loss Examples (Winter Wheat)

The examples assume a 65 bushels per acre APH yield, 75-percent coverage level, 100 percent of the projected price, and basic unit coverage with a projected price of $4.74 per bushel and a harvest price of $5.51 per bushel.

Yield Protection Example

\[
\begin{align*}
\text{Bushels per acre APH yield} & \times 0.75 \\
\text{Bushels per acre guarantee} & \times 25 \\
\text{Actual bushels harvested} & \times 24 \\
\text{Projected price (est. announced in Sept. 2016)} & = 113.76 \\
\text{Indemnity} & 
\end{align*}
\]

Revenue Protection Example

\[
\begin{align*}
\text{Bushels guarantee (see prior example)} & \times 4.74 \\
\text{Guarantee} & \times 25 \\
\text{Harvest price (est. announced in Aug. 2017)} & = 137.75 \\
\text{Revenue} & \text{Indemnity}
\end{align*}
\]

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

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
The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.