

Jackson Regional Office — Flowood, MS

2014 Crop Year Revised September 2013

Sugarcane APH Plan Louisiana

Crop Insured

You can insure sugarcane grown for processing for sugar or seed under the Sugarcane Actual Production (APH) Plan. In parishes where premium rates are not provided by an actuarial table, the crop may be insurable by written agreement if specific criteria are met.

Parishes Where Available

The Sugarcane APH Plan is available in Acadia, Ascension, Assumption, Avoyelles, Calcasieu, Cameron, East Baton Rouge, Evangeline, Iberia, Iberville, Jefferson Davis, Lafayette, Lafourche, Point Coupee, Rapides, St. Charles, St. James, St. John Baptist, St. Landry, St. Martin, St. Mary, Terrebonne, Vermillion, and West Baton Rouge.

Causes of Loss

- Adverse weather conditions including natural perils such as hail, frost, freeze, wind, drought, and excess moisture;
• Insects, but not damage due to insufficient or improper application of control measures;
• Plant disease, but not damage due to insufficient or improper application of control measures;
• Fire, if caused by an insured peril during the insurance period;
• Earthquake;
• Failure of irrigation water supply, if caused by an insured peril during the insurance period;
• Volcanic Eruption; and
• Wildlife.

Insurance Period

Coverage usually begins when the crop is planted. Insurance attaches on the later of:

- The day we accept your application;
• At the time of planting, for plant cane; or
• On the first day following harvest of the previous

crop for stubble cane, except:

- ◊ On the later of April 30 or 30 days following harvest of the previous crop for stubble cane damaged during the previous crop year in Louisiana.

The insurance period ends January 31, 2015.

Important Dates

Table with 2 columns: Event, Date. Rows include Sales Closing (September 30, 2013), Cancellation Date (September 30, 2013), Final Planting Date (November 15, 2013), and Acreage Report Date (July 15, 2014).

Definitions

Cancellation date - The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless canceled, in writing, by either you or us or terminated according to the policy terms.

Production Guarantee - The number of pounds of sugar guaranteed (per acre) is determined by multiplying your average yield (per acre, based on your production records) by the coverage level percentage you choose.

Price Election - Price of compensation, per pound of sugar, in case of loss.

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is available at 50 percent of your average yield and 55 percent of the established price. Additional coverage is available at 50, 55, 60, 65, 70, or 75 percent of your average yield and up to 100 percent of the price election. Premium subsidies are available and vary based on the coverage level you choose.

Late and Prevented Planting

Late and prevented planting are not available for sugarcane.

LOSS EXAMPLE

Assume you have a 100-percent share in a unit of 100 acres of sugarcane, an approved yield of 6,000 pounds of raw sugar per acre, a coverage election of 65 percent, and a price election of \$0.17 a pound. The production guarantee is 3,900 pounds of raw sugar per acre (6,000 x 0.65). Also assume that you are only able to harvest 200,000 pounds of raw sugar because the unit was damaged by an insurable cause of loss.

100	Acres
x 3,900	Pounds production guarantee
390,000	Pounds production guarantee
- 200,000	Pounds harvested production
190,000	Pounds production loss
x \$0.17	Price election
\$32,300	Loss
x 100	Percent share
\$32,300	Indemnity payment.

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 any USDA Service Center or on the RMA web site at www3.rma.usda.gov/tools/agents/

Regional Contact

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