

Jackson Regional Office — Jackson, MS

Revised January 2015

Grain Sorghum

Arkansas, Kentucky, Louisiana, Mississippi, and Tennessee

Crop Insured

Grain Sorghum is insurable if:

- A premium rate is provided in the actuarial documents;
- It is planted for harvest as grain;
- You have a share;
- It is adapted to the area based on days to maturity and is compatible with agronomic and weather condition in the area;
- It is a combine-type hybrid grain sorghum (grown from hybrid seed);
- It is not a dual-purpose type of grain sorghum, unless allowed by written agreement; and
- It is not interplanted with another crop or planted into and established grass or legume.

Counties Available

For a list of available counties and parishes, see actuarial documents at: <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>. Contact an insurance agent for more details.

Causes of Loss

You are protected against the following:

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

Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 10, 2015.

Important Dates

Sales Closing (AR,LA,MS).....February 28, 2015
 Cancellation Date (AR,LA,MS)...February 28, 2015
 Sales Closing (KY,TN).....March 15, 2015
 Cancellation Date (KY,TN).....March 15, 2015
 Final Planting Date (AR,LA,MS).....May 15, 2015
 Final Planting Date(KY,TN).....June 10, 2015
 Acreage Report Date (All)July 15, 2015

Reporting Requirements

You must report, to your agent, all Grain Sorghum in the county or parish, in which you have a share, by the acreage reporting date.

Insurance Plans

Common Crop Insurance Policy Basic Provisions

Yield Protection - A plan of insurance that only provides protection against a production loss and is available only for crops for which revenue protection is available.

Revenue Protection - A plan of insurance that provides protection against loss of revenue due to a production loss, price decline or increase, or a combination of both.

Revenue Protection with Harvest Price Exclusion - If the harvest price exclusion is elected, the insurance coverage provides protection only against loss of revenue due to a production loss, price decline, or a combination of both.

Area Risk Protection Insurance - Provides protection against widespread loss of revenue or

widespread loss of yield in a county.

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 coverage level.

Replant Provisions

A replanting payment is allowed if your grain sorghum crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum payment will be the lesser of 20 percent of the production guarantee or 7 bushels, multiplied by the projected price, multiplied by your insured share. Replant is not available under catastrophic coverage.

Late and Prevented Planting Provisions

These provisions provide coverage on acreage that is planted late or that cannot be planted by the final planting date or within the late planting period. Please consult a crop insurance agent for details.

Loss Example

Assume 100-percent share in 50 acres of grain sorghum in the unit with a production guarantee of 40 bushels per acre and your projected price is \$5.65, your harvest price is \$5.55, and your production to count is 1000 bushels.

Yield Protection

50	Acres
40	Bushels of production
x <u>\$5.65</u>	Projected price
\$11,300.00	Insurance guarantee
1000	Bushels of production
x <u>\$5.65</u>	Projected price
\$5,650	Value of production
\$11,300.00	Insurance guarantee
- <u>\$5,650.00</u>	Value of production
\$5,650.00	Indemnity payment

Revenue Protection

50	Acres
40	Bushels of production
x <u>\$5.65</u>	Projected price

\$11,300.00	Insurance guarantee
1000	Bushels of production
x <u>\$5.55</u>	Harvest price
\$5,550	Value of production
\$11,300.00	Insurance guarantee
- <u>\$5,550.00</u>	Value of production
\$5,750.00	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 all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

Contact Us

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www.rma.usda.gov/aboutrma/fields/ms_rso/

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