

## Jackson Regional Office — Jackson, MS

Revised January 2015

# Rice

## Arkansas, Tennessee, and Mississippi

### Crop Insured

Rice planted for harvest as grain is insurable if:

- Premium rates are provided by the actuarial documents or by written agreement,
- You have a share, and
- Is flood irrigated.

Wild rice is not insurable.

### Counties Available

For a list of available counties, see the actuarial documents at: <http://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>.

### 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 caused by an insured cause of loss;
- Drought or the intrusion of saline water;
- Fire, if caused by an insured peril during the insurance period;
- 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;
- Volcanic Eruption; or
- Wildlife.

### Insurance Period

Coverage usually begins when the crop is planted and ends at the earliest of 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
- October 31, 2015.

### Important Dates

Sales Closing ..... February 28, 2015  
Cancellation Date ..... February 28, 2015  
Final Planting Date ..... May 25, 2015  
Acreage Report Date ..... July 15, 2015

### Reporting Requirements

You must timely report, to your insurance agent, all of your rice acres in the county, 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.

### Downed Rice Endorsement

This endorsement may be applicable if:

- The Basic Provisions and the Rice Crop Provisions are in force;
- The endorsement is elected on or before the sales closing date;
- It applies to all eligible acreage of rice insurable under the Rice Crop Provisions; and
- You are the only person responsible for all costs associated with harvesting the downed rice.

## Replant Provisions

A replanting payment is allowed if your rice 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 400 pounds multiplied by the projected price, multiplied by your insured share. Not available under catastrophic coverage.

3,750	Pound production
x \$0.1590	Projected price
\$29,812.50	Insurance guarantee
150,000	Pound production
x \$0.1480	Harvest price
\$22,200.00	Value of production
\$29,812.50	Insurance guarantee
-\$22,200.00	Value of production
<b>\$7,612.50</b>	<b>Indemnity payment</b>

## Late and Prevented Planting Provisions

The late planting period begins the day after the final planting date for the insured crop and ends 15 days after the final planting date. For insured crop acreage planted during the late planting period, the production guarantee for each acre will be reduced for each day planted after the final planting date by 1 percent for the first through the 15th day.

Your prevented planting coverage is 45 percent of your production guarantee for timely planted acreage. If you have additional coverage and pay an additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

## Loss Example

Assume a 100-percent share in 50 acres of rice in the unit with a production guarantee of 3,750 pounds per acre and your projected price is \$0.1590, your harvest price \$0.1480, and your production to count is 150,000 pounds.

### Yield Protection

50	Acres
3,750	Pound production
x \$0.1590	Projected price
\$29,812.50	Insurance guarantee
150,000	Pound production
x \$0.1590	Projected price
\$23,850.00	Value of production
\$29,812.50	Insurance guarantee
-\$23,850.00	Value of production
<b>\$5,962.50</b>	<b>Indemnity payment</b>

### Revenue Protection

50 Acres

## 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/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

USDA/RMA

Jackson Regional Office

803 Liberty Rd

Flowood, MS 39232

**Phone:** (601) 965-4771

**Fax:** (601) 965-4517

**E-mail:** [rsoms@rma.usda.gov](mailto:rsoms@rma.usda.gov)

## Download Copies from the Web

Visit our online publications/fact sheets page at: [http://www.rma.usda.gov/aboutrma/fields/ms\\_rso/](http://www.rma.usda.gov/aboutrma/fields/ms_rso/)

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, audiotope, 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](http://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.