Jackson Regional Office — Jackson, MS

Revised August 2018

Cotton

Arkansas, Louisiana, Mississippi, and Tennessee

Crop Insured

Cotton planted for harvest as cotton lint is insurable if:

- The crop is grown on insurable acreage;
- Premium rates are provided by the actuarial documents;
- You have a share; and
- It is not colored cotton lint planted in an established grass or legume or interplanted with another spring crop, unless allowed by the Special Provisions or by written agreement.

When a skip-row planting pattern is utilized, the acreage insured will be only the land occupied by the rows of cotton.

Counties Available

For a list of available counties, see actuarial documents at 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 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;
- Price change (for revenue protection);
- Volcanic Eruption; or
- Wildlife.

Insurance Period

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

- Total destruction of the crop;
- Removal of the cotton crop from the field;
- Final adjustment of a loss;
- Abandonment of the crop; or
- December 31, 2018.

Important Dates

Sales Closing (AR,LA,MS)……......February 28, 2018
Sales Closing (TN) ………………...March 15, 2018
Cancellation Date (AR,LA,MS)...February 28, 2018
Cancellation Date (TN)....................March 15, 2018
Final Planting Date ..…. Varies by State and County
Acreage Report Date (All)…...……….July 15, 2018

Reporting Requirements

You must report, to your agent, all acres of cotton 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. For more information see the ARPI fact sheet at www.rma.usda.gov/pubs/rme/fctsht.html.

Stacked Income Protection Plan - Provides protection against loss of revenue due to an area level production loss, a price decline, or a combination of both.

Replant Provisions

There currently is no replant payment available; however, any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant.

Late Planting

These provisions provide protection on acreage that is planted after the final planting date. The late planting period begins the day after the final planting date and ends fifteen days after the final planting date.

Prevented Planting

These provisions provide protection on acreage that cannot be planted by the final planting date or within the late planting period. Prevented planting coverage will be 50 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 cotton in the unit with a production guarantee of 525 pounds per acre and your projected price is $0.73, your harvest price is $0.68, and your production to count is 25,000 pounds.

Yield Protection

50	Acres
525	Pounds of production
x $0.73	Projected price
$19,162.50	Insurance guarantee
25,000	Pounds of production
x $0.73	Projected price
$18,250.00	Value of production
$19,162.50	Insurance guarantee
-$18,250.00	Value of production
$912.50	**Indemnity payment**

Revenue Protection

50	Acres
525	Pounds of production
x $0.73	Projected price
$19,162.50	Insurance guarantee
25,000	Pounds of production
x $0.68	Harvest price
$17,000.00	Value of production
$19,162.50	Insurance guarantee
-$17,000.00	Value of production
$2,162.50	**Indemnity payment**

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