

## Jackson Regional Office — Jackson, MS

Revised August 2018

# Rice

## Louisiana

### 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
- It is flood irrigated.

Wild rice is not insurable.

### Counties Available

For a list of parishes, see the actuarial documents at [webapp.rma.usda.gov/apps/actuarialinformationbrowser](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 occurrences 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, 2018.

### Important Dates

Sales Closing ..... February 28, 2018  
 Cancellation Date ..... February 28, 2018  
 Final Planting Date (Southwest).....May 08, 2018  
 Final Planting Date (South Central).....May 15, 2018  
 Final Planting Date (North Region).....May 25, 2018  
 Acreage Report Date ..... July 15, 2018

### Reporting Requirements

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

### Downed Rice Endorsement

This endorsement may be applicable if:

- The Basic Provisions and the Rice Crop Provisions are in force;
- This endorsement is elected on or before the sales closing date;
- 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.

Endorsement may not be elected if Rice Crop is insured under Catastrophic Risk Protection.

Coverage will attach when the rice crop is planted.

## 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. Replant is not available under catastrophic coverage.

## 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 one percent for the first through the fifteenth day.

Your prevented planting coverage is 55 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 per acre of 3,750 pounds per acre and your projected price is \$0.1190, your harvest price is \$0.0970, and your production to count is 150,000 pounds.

### Yield Protection

50	Acres
3,750	Pound production
<u>x \$0.1190</u>	Projected price
\$22,312.50	Insurance guarantee

150,000	Pound production
<u>x \$0.1190</u>	Projected price
\$17,850.00	Value of production

\$22,312.50	Insurance guarantee
<u>-\$17,850.00</u>	Value of production
<b>\$4,462.50</b>	<b>Indemnity payment</b>

### Revenue Protection

50	Acres
3,750	Pound production
<u>x \$0.1190</u>	Projected price
\$22,312.50	Insurance guarantee

150,000	Pound production
<u>x \$0.0970</u>	Harvest price
\$14,550.00	Value of production
\$22,312.50	Insurance guarantee
<u>-\$14,550.00</u>	Value of production
<b>\$7,762.50</b>	<b>Indemnity payment</b>

## 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

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