Sugarcane APH Plan
Louisiana

Crop Insured
Sugarcane is insurable if it is grown for processing 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, Pointe Coupee, Rapides, St. Charles, St. James, St. John Baptist, St. Landry, St. Martin, St. Mary, Terrebonne, Vermillion, and West Baton Rouge parishes.

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;
- 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; or
- Wildlife.

Insurance Period
Insurance coverage begins the later of:
- The day we accept your application;
- The time of planting for plant cane;
- The first day following harvest of the previous crop for stubble cane; or
- 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. Insurance coverage ends January 31, 2019.

Important Dates
Sales Closing.................September 30, 2017
Cancellation Date.............September 30, 2017
Final Planting Date ..........November 15, 2017
Acreage Report Date..........July 15, 2018

Definitions
Cancellation date - The calendar date specified in the crop provisions on which coverage for the crop will automatically renew unless cancelled, 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, 75, 80 or 85 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.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
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.

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\begin{array}{c|c}
\text{100} & \text{Acres} \\
\times & \text{3,900} \\
\hline
\text{390,000} & \text{Pounds production guarantee (65%)} \\
\hline
\text{- 200,000} & \text{Pounds harvested production} \\
\text{190,000} & \text{Pounds production loss} \\
\times & \text{$0.17} \\
\hline
\text{32,300} & \text{Loss} \\
\times & \text{100} \\
\hline
\text{32,300} & \text{Percent share} \\
\hline
\end{array}
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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 website at www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/Risk Management Agency
Jackson Regional Office
803 Liberty Road
Flowood, MS 39232
Telephone: (601) 965-4771
Fax: (601) 965-4517
Email: rsoms@rma.usda.gov

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).