



United States Department of Agriculture
Risk Management Agency

January 2006

2006 COMMODITY INSURANCE FACT SHEET

Potatoes

South Dakota

Crop Insured.

The crop insured will be all the potatoes you have in the county planted with certified seed in which you have a share and planted for harvest as certified seed or for human consumption. Other potatoes are not insurable unless a written agreement provides for such insurance. See your crop insurance agent for details on requesting a written agreement.

Counties Available

Potatoes are insurable in eight South Dakota counties: Brookings, Clark, Codington, Day, Grant, Hamlin, Lyman and Stanley. Potatoes in other counties may be insurable by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss

Adverse weather conditions¹
Failure of irrigation water supply²
Fire³
Insects⁴
Plant disease⁴
Wildlife

¹Natural perils such as hail, frost, freeze, wind, drought, and excess moisture.

²If caused by an insured peril during the insurance period.

³If due to natural causes.

⁴But not damage due to insufficient or improper application of control measures.

Insurance Period

Coverage begins when the potatoes are planted, and ends at the earliest of: 1) total destruction of the unit, 2) harvest of the unit, 3) abandonment of the unit, 4) final adjustment of a unit, or 5) October 15 which is the end of insurance period.

Coverage Levels

You have the choice of 50, 55, 60, 65, 70, or 75 percent of your average yield.

Reporting Requirements

Acreage Report- You must report to your insurance company all insurable and uninsurable acreage of the insured crop in the county in which you have a share.

Notice of Claim- You must give notice to your agent within 72 hours of your initial discovery of damage and **obtain consent** before destroying any of the crop that is not harvested or before putting the crop or acreage to another use, but not later than 15 days after the end of the insurance period.

Important Dates

Sales Closing/Cancellation	March 15
Final Planting Date.....	May 31
Acreage Reporting	June 30
Premium Billing	October 1
Insurance Ends at harvest or	October 15

Definitions

Production Guarantee - Number of cwt. guaranteed determined by multiplying your average yield (based on your records) times the coverage level percentage you elect.

Price Elections - Price at which you are compensated per cwt in the event of a loss. Choice of **50** to **100** percent of the established price election. Contact your crop insurance agent for price election changes for the current crop year.

Unit Structure

A **unit** establishes the insurable acreage considered when determining the approved APH yield, production guarantee, premium, and any final indemnity payment due the insured. **Basic units** are established by share arrangement. A 10-percent premium discount applies with the selection of basic unit structure. Basic units may be further divided into **optional units** if minimum criteria are met (for example, by section, irrigated/non-irrigated).

Options

(Not available under catastrophic coverage)

Additional premium is charged if these endorsements are selected. Coverage under these endorsements is available in many counties, check with your crop insurance agent for availability

Northern Potato Quality Endorsement

Provides quality protection for production with internal defects that cannot be sorted from undamaged production, as well as external defects. Choice of U.S. number 1, U.S. number 2 fresh market, or U.S. number 2 processing grade standards. Coverage on acres grown for the production of seed is excluded. Production harvested or appraised prior to reaching full maturity that does not meet the U.S. grade selected by you, solely as a result of size, will be considered to have met the U.S. grade.

Northern Potato Certified Seed Potato Endorsement

Certified seed coverage is limited to no greater than 125 percent of the average number of acres entered into, and passing state certification during the three previous years (unless written agreement allows more acreage to be insured). Loss of production as well as loss of certification is now covered. Rotation requirement and standards for parent seed are according to state certification regulations. An additional value of protection is applicable to seed producers with acreage within state sanctioned seed management areas or isolation districts.

Northern Potato Storage Coverage Endorsement

Extended coverage for damage that occurs within the insurance period, but that does not become evident until up to 60 days following harvest of the end of insurance period if damage results in tuber rot; certain internal defects (applicable only if the producer elected coverage under the Northern Potato Crop Insurance Quality Endorsement); or unacceptable specific gravity, sugar ends or fry color (applicable only if the insured elected coverage under the Northern Potato Processing Quality Endorsement).

Rotation Requirements

Insurance will not attach to any acreage on which potatoes, dry beans, soybeans or sunflowers were planted the preceding crop year.

Loss

A loss occurs when crop production falls below the guaranteed cwt. amount as a result of damage from a covered cause of loss.

Where to Purchase

All MPCI, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA website at:

<http://www3.rma.usda.gov/tools/agents/companies/>

Regional Contact for RMA

USDA/Risk Management Agency

Billings Regional Office

3490 Gabel RD Suite 100 Billings, MT 59102

Telephone 406-6576447 - Fax 406-657-6573

E-mail: mtro@rma.usda.gov

Download Copies from the Web

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