Coarse Grains  
Montana, Wyoming, North and South Dakota

Crop Insured
Corn, grain sorghum, and soybeans planted for harvest as grain (corn and grain sorghum or as silage for corn where applicable) or beans (for soybeans) are covered under the coarse grains policy. The crops insured will be each coarse grain crop for which a premium rate is provided for in the county actuarial and which is planted on insurable acreage.

Counties Available
Corn, grain sorghum, and soybeans are insurable where listed on the county actuarial table. Corn is insurable in many counties in this region. Grain Sorghum is insurable in Sargent County, North Dakota and many counties in central to eastern South Dakota. Soybeans are insurable in most central to eastern counties in North and South Dakota. Corn, grain sorghum and soybeans 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 conditions
- Failure of irrigation water supply
- Fire
- Insects
- Plant disease
- Wildlife

Insurance Period
Coverage begins when the coarse grain is 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) the date denoted in the coarse grains provisions as the end of insurance period.

Reporting Requirements
- Acreage Report - You must report all acreage of the insured crop, both insured and uninsured.

Important Dates
- Sales Closing/Cancellation: March 15
- Acreage Reporting: June 30
- Premium Billing: October 1

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

Duties in the Event of Damage or Loss
1. Protect the crop from further damage by providing sufficient care;
2. Notify your agent within 72 hours of your initial discovery of damage (but not later than 15 days after the end of the insurance period.)

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent (80 and 85 percent for corn and soybeans) of your average yield. For example, an average yield of 100 bushels per acre would result in a guarantee of 75 bushels per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown below. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium:

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50  55  60  65  70  75</td>
<td></td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67  64  64  59  59  55</td>
<td></td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33  36  36  41  41  45</td>
<td></td>
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</tbody>
</table>

Catastrophic (CAT) coverage is fixed at 50 percent of your average yield and 55 percent of the price election. The cost for CAT coverage is an administrative fee of $300, regardless of the acreage.
Price Elections
Price at which you are compensated per bushel or ton in the event of a loss. Choice of **55 to 100** percent of the established price election. Contact your crop insurance agent for price election changes for the current crop year.

Insurance Units
Your insurable acreage will be grouped into one or more units in order to establish the approved yield, calculate a guarantee, and determine any indemnity.

Basic Unit: A basic unit includes all of your applicable crop acreage in the county by share arrangement. Premiums are reduced by 10 percent for a basic unit.

Optional Units: If a basic unit consists of two or more sections or irrigated and nonirrigated acreage and certain record-keeping criteria are met, you may apply for optional units. The 10-percent discount will not apply.

Enterprise units are available for corn and soybeans, comprising all insurable acreage of the insured crop in the county in which you have a share (consisting of two or more basic or optional units). An additional premium discount applies.

Production to Count
The total production counted for a unit includes the amount of production of any unharvested (appraised) and harvested production.

Replant Provisions
(not available under catastrophic coverage)
A replanting payment is allowed if your crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of the final stage production guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the production guarantee or the amount specified in the crop provisions, times your price election. No replanting payment will be made on acreage initially planted prior to the earliest planting date.

Loss
(Based on APH plan of insurance)
A loss occurs when crop production falls below the guaranteed bushel or ton amount as a result of damage from a covered cause of loss. If, due to insurable causes, your harvested and appraised production to count (adjusted for quality) is less than your unit guarantee, an indemnity will be paid at the price election you selected.

Where to Purchase
All multi-peril crop insurance, including catastrophic coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available on the RMA Web site at: http://www3.rma.usda.gov/tools/agents/

Regional Contact for RMA
USDA/Risk Management Agency
Billings Regional Office
3490 Gabel RD Suite 100
Billings, MT 59102
Telephone 406-657-6447 - Fax 406-657-6573
E-mail: rsomt@rma.usda.gov

Download Copies from the Web
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