



United States Department of Agriculture
Risk Management Agency

December 2011

2012 COMMODITY INSURANCE FACT SHEET

Camelina

Montana and North Dakota

Crop Insured

The crop insured will be camelina, grown on insurable acreage, under and in accordance with the requirements of a processor contract, that is planted for harvest as seed, and for which premium rates are shown on the actuarial table.

Counties Available

Montana—Big Horn, Blaine, Broadwater, Carbon, Carter, Cascade, Chouteau, Custer, Daniels, Dawson, Fallon, Fergus, Garfield, Glacier, Golden Valley, Hill, Judith Basin, Lewis and Clark, Liberty, McCone, Meagher, Musselshell, Park, Petroleum, Phillips, Pondera, Powder River, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Stillwater, Sweet Grass, Teton, Toole, Treasure, Valley, Wheatland, Wibaux, Yellowstone

North Dakota—Burke, Divide, Dunn, McKenzie, McLean, Mercer, Mountrail, Oliver, Renville, Ward, Williams

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, but not frost or freeze damage after the designated frost/freeze date.

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 camelina is planted and ends at the earlier of the following:

- 1) Total destruction of the camelina on the unit;
- 2) Harvest of the unit,
- 3) Final adjustment of a loss on the unit; or
- 4) August 31

Reporting Requirements

Acreage Report—You must report all acreage of your camelina, both insured and uninsured, to your agent by the acreage reporting date.

Important Dates

Sales Closing	February 1
Earliest Planting Date	February 1
Final Planting Date	April 20
Acreage Report Date.....	July 15
Premium Billing Date	August 15

Price Elections

The **base contract price** in U.S. dollars will be used to determine your price election, with a maximum contract price of \$ 0.1600 per pound.

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); and
- 3) Leave representative samples intact for each field of the damaged unit.

Coverage Levels and Premium Subsidies

Item	Percent			
Coverage Level	50	55	60	65
Premium Subsidy	67	64	64	59
Your Premium Share	33	36	36	41

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.

Insurance Units

Only Basic Units are allowable under the camelina policy. Your insurable acreage will be grouped into one basic unit by county (regardless of share) in order to establish the approved yield, calculate a guarantee, and determine any indemnity.

Basic Unit: A basic unit includes all of your sunflower acreage in the county by share arrangement.

Administrative Fees

Catastrophic (CAT) Coverage: \$300 per crop per county. No additional insurance premium is charged.

Buy Up Coverage: \$30 per crop per county. An additional insurance premium is charged.

Loss Example

This example assumes a 65-percent production coverage level, a contract price of \$0.16 per pound, an average yield of 1000 pounds per acre, and 100 acres insured:

1000	Pounds per acre APH yield
x .65	Coverage level
650	Pounds per acre guarantee
x 100	Acres
65,000	Pounds unit guarantee
x \$0.16	Price election
\$10,400	Guarantee value
30,000	Pounds harvested production
x \$0.16	Coverage price
\$4,800	Harvested Value

\$10,400-\$4,800 = \$5,600 Loss (Indemnity Due)

Where to Purchase

All multi-peril crop insurance, including CAT coverage insurance policies, are available from private insurance agents. A list of crop insurance agents is available at:

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

Regional Contact for RMA

USDA/Risk Management Agency

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