



United States Department of Agriculture
Risk Management Agency

December 2011

2012 COMMODITY INSURANCE FACT SHEET

Sunflowers

South Dakota

Crop Insured

The crop insured is all oil and confectionery sunflowers planted and grown for harvest as seed. Sunflowers in counties with no actuarial table are only insurable by written agreement.

Counties Available

All counties except: Bon Homme, Butte, Clay, Custer, Fall River, Harding, Hutchinson, Lawrence, Lincoln, Minnehaha, Moody, Turner, Union, Yankton

Insurance Plans Available

Yield Protection — Insurance coverage only providing protection against a production loss.

Revenue Protection — Insurance coverage providing 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 — Insurance coverage providing protection only against loss of revenue due to a production loss, price decline or a combination of both.

Insurance Period

Coverage begins at the later of the date your application is accepted or the date insured crop is planted. Coverage ends the earliest of: total destruction of insured crop, harvest of insured crop, final loss adjustment of a loss, abandonment of insured crop; or November 30.

Important Dates

Sales Closing/ Cancellation.....	March 15
Initial Planting	May 6 or May 11*
Final Planting	June 15 or June 20*
Production Reporting	April 29
Acreage Reporting	July 15
Premium Billing	August 15

*varies by county

Reporting Requirements

Acreage Report—You must report all acreage of your sunflowers both insured and uninsured including share, type, practice, and land identifiers on or before the acreage reporting date.

Causes of Loss

Adverse weather conditions
Earthquake
Failure of irrigation water supply¹
Fire
Insects²
Plant disease²

¹If caused by an insured cause of loss.

²Not due to insufficient or improper application of control measures.

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). Consult your agent and your policy for additional requirements that apply.

Coverage Levels and Premium Subsidies

Example: An average yield of 1500 pounds per acre would

	Subsidy							
Coverage Level	50	55	60	65	70	75	80	85
Basic Units	67	64	64	59	59	55	48	38
Enterprise Units	80	80	80	80	80	77	68	53
Optional Units	67	64	64	59	59	55	48	38
Whole Farm Unit	80	80	80	80	80	80	71	56

result in a guarantee of 1125 pounds per acre at the 75-percent coverage level. If this were a basic unit, your premium would be subsidized by 55 percent and your share of the base premium would be 45 percent.

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

Prices are calculated in accordance with the Commodity Exchange Price Provisions (CEPP). Prices for oil type sunflowers are based on the December futures market for soybean oil. The projected price discovery period is February 1 through February 28. The harvest price discovery period is October 1 through October 31. Prices for confectionary type sunflowers are determined as above plus an adjustment determined by RMA.

Projected price is used to calculate premium, replant payment and any prevented planting payment.

Harvest price is used to value production to count under the Revenue Protection and the Revenue Protection with Harvest Price Exclusion plans of insurance.

Contact your agent or for more information see:
<http://www.rma.usda.gov/tools/pricediscovery.html>

Insurance Units

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

Optional Units: An optional unit includes all the insured crop acreage in a section by share and by type. The 10 percent discount will not apply.

Enterprise Unit: Generally consists of all the insured crop acreage in a county. Premium discounts apply.

Whole Farm Unit: Generally consists of all the insured crops in the county that are covered by revenue plans. Premium discounts apply.

Late Planting Period

In counties with a June 20 final planting date, the late planting begins the day after the final planting date and ends 20 days after the final planting date with a reduction of 1 percent per day of the production guarantee. In countries with a June 15 final planting date, the late planting period is 30 days with a 1 percent per day reduction.

Replant Provisions

Replant provisions are applicable with the exception of catastrophic (CAT) coverage policies.

Prevented Planting

Prevented Planting coverage may be available.

Rotation Requirements

Insurance will not attach to any acreage on which sunflowers, canola, crambe, dry beans, safflowers, mustard, or rapeseed were planted in the previous crop year.

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.

Where to Purchase

All multi-peril 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

Billings Regional Office

3490 Gabel Road, Suite 100

Billings, MT 59102-7302

Phone: 406-657-6447

Fax: 406-657-6573

E-mail: rsomt@rma.usda.gov

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