Crop Insured

The crop insured will be sugar beets planted for harvest as sugar beets, grown on insurable acreage, for which premium rates are shown on the actuarial table, and grown under a processor contract.

Counties Available

Montana - Big Horn, Carbon, Custer, Dawson, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Stillwater, Treasure and Yellowstone

Wyoming - Big Horn, Fremont, Goshen, Laramie, Park, Platte, and Washakie

North Dakota - Cass, Grand Forks, McKenzie, Pembina, Richland, Steele, Traill, Walsh, and Williams

Causes of Loss

- Adverse weather conditions
- Failure of irrigation water supply
- Fire
- Insects
- Plant disease
- Wildlife

Causes of Loss

Reporting Requirements

Acreage Report - You must report to your insurance company all 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.

Important Dates

Sales Closing/Cancellation .................................. March 15
*Earliest Planting (MT, WY & Western ND)........ April 5
*Earliest Planting (Eastern ND)............................. April 11
*Final Planting (MT, WY & Western ND)......... May 20
*Final Planting (Eastern ND)................................. May 31
Acreage Reporting ............................................. July 15
Premium Billing .................................................. August 15

*See county actuarial documents.

Plan of Insurance

Actual Production History (APH) - Production guarantee based on individual yield history.

Definitions

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

Price Elections — $51.30 per ton - the price basis used to calculate premium and indemnity. 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.

Coverage Levels

You have the choice of 50, 55, 60, 65, 70, 75, 80 and 85 percent of your average yield.
**Unit Structure**

A unit establishes the insurable acreage considered when determining the approved actual production history (APH) yield, production guarantee, premium, and any final indemnity payment due to the insured. **Basic units** (BU) 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** (OU) if minimum criteria are met (for example by section, irrigated/non-irrigated, etc.).

**Options**

**Stage Removal Option Pilot** (not available under catastrophic coverage -- This pilot option removes the first stage guarantee and all indemnities will be calculated using the final stage guarantee. The insured will pay additional premium for this option.

**Replant Provisions**

(Not available under catastrophic coverage.) A replanting payment is allowed if your sugar beet 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 10 percent of the production guarantee or 1.5 tons, times your price election. No replanting payment will be made on acreage initially planted prior to the earliest planting date.

**Loss Example**

**Settlement of Claim:** A loss occurs when crop production falls below the guaranteed ton amount* as a result of damage from a covered cause of loss. Production to count will be adjusted using the raw sugar percent compared to the sugar percent contained in the actuarial documents.

*Production guarantees are progressive by stage (unless you have elected stage removal option):

<table>
<thead>
<tr>
<th>Period</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planting until July 1</td>
<td>60 percent</td>
</tr>
<tr>
<td>July 1 until harvest</td>
<td>100 percent</td>
</tr>
</tbody>
</table>

**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 on the RMA Web site at: [http://www3.rma.usda.gov/tools/agents/](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 59102-7302
Phone 406-657-6447 - Fax 406-657-6573
E-mail: rsomt@rma.usda.gov

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