



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Barley

Montana, North Dakota, South Dakota, Wyoming

Crop Insured

The crop insured is barley planted for harvest as **grain**. Any acreage planted to hay barley varieties is not insurable, unless grown for harvest and sale as seed.

Counties Available

Montana—All but Lincoln

North Dakota—All counties

South Dakota—All counties

Wyoming—All but Albany, Sublette, Sweetwater, Uinta, and Weston

Causes of Loss

Adverse weather conditions

Earthquake

Failure of irrigation water supply¹

Fire

Insects²

Plant disease²

Volcanic eruption

Wildlife

¹If caused by an insured cause of loss occurring during insurance period.

²But not due to insufficient or improper application of control measures.

Insurance Period

Coverage usually begins when the barley is planted and ends at the earlier of the following:

- (1) total destruction of the barley on the unit,
- (2) harvest of the unit,
- (3) final adjustment of a loss on the unit, or
- (4) October 31st.

Note: Any acreage of barley damaged before the final planting date, to the extent that producers in the area would not normally further care for the crop, must be replanted to an appropriate type of barley unless the insurance provider agrees that replanting is not practical. A replant payment may be available.

Reporting Requirements

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

Important Dates

Sales Closing	March 15
Production Reporting	April 29
Acreage Reporting	July 15
Premium Billing	August 15

Definitions

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

Production Reporting Date —The date you must report your production for the previous crop year to your agent.

Price Election — The price basis will be according to the Commodity Exchange Price Provisions (CEPP) or the contract price (if applicable). The CEPP can be found on the RMA public Web site under the Common Crop Insurance Policy.

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.

Specialty Use Options for Applicable States and Counties

Malting

Waxy Hulled

Waxy Hulless

Hulless

Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 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. There are no additional premium fees for CAT. For insurance coverage above 50 percent (buy up), a \$30 fee is charged per crop per county. An additional premium fee is charged. Premiums are subsidized based on the coverage level chosen.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy by Unit								
Basic/Optional Unit	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53
Whole Farm Unit*	80	80	80	80	80	80	71	56
* Whole Farm Units are only available with revenue protection								

Replant Provisions

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

Prevented Planting

Prevented Planting coverage is available only on spring planted acreage.

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 barley acreage in the county by share arrangement. Basic unit premiums are discounted by 10 percent.

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

Enterprise Units: Includes all insurable acreage of barley in the county (in which you have a share) as a single unit, if requested by the sales closing date and certain criteria apply. An enterprise unit discount (which varies by number of acres insured) applies.

Whole-Farm Unit: Includes all insurable acreage of all the insured crops planted in the county in which you have a share on the date coverage begins for each crop for the crop year and for which the whole-farm unit structure is available.

Insurance Plans Available

YP — Yield Protection

RP — Revenue Protection

RP/HPE — Revenue Protection with Harvest Price Exclusion

A request to change insurance plans must be made to your agent no later than March 15th.

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/>

Regional Contact for RMA

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