



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Sunflowers

## Montana

### 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 may be insurable by written agreement.

### Counties Available

**Irrigated and Non-Irrigated:** Wibaux

**Irrigated only:** Blaine, Daniels, Dawson, Fergus, Judith Basin, McCone, Petroleum, Phillips, Richland, Roosevelt, Sheridan, Valley.

### Insurance Plans Available

**Yield Protection:** Provides protection against a production loss only. Guarantee is based on individual yield history multiplied by the projected price.

**Revenue Protection:** Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. Guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.

**Revenue Protection with Harvest Price Exclusion:** Provides protection against loss of revenue due to a production loss and/or price decline. Guarantee is determined by multiplying production guarantee by the projected price.

### Important Dates

Sales Closing/ Cancellation..... March 15  
Initial Planting ..... May 11  
Final Planting ..... June 10  
Production Reporting ..... April 29  
Acreage Reporting ..... July 15  
Premium Billing ..... August 15

### 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.

### Insurance Period

Coverage begins at the later of the date your application is accepted or the date sunflowers are planted and ends the earlier of:

- 1) total destruction or abandonment of insured crop,
- 2) harvest of insured crop,
- 3) final loss adjustment of a loss, or
- 4) November 30.

### Causes of Loss

Adverse weather conditions  
Earthquake  
Failure of irrigation water supply<sup>1</sup>  
Fire  
Insects<sup>2</sup>  
Plant disease<sup>2</sup>

<sup>1</sup>If caused by an insured cause of loss.

<sup>2</sup>Not due to insufficient or improper application of control measures.

### 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.

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

\*Whole Farm Units are only available with revenue protection

## Prices

Prices are calculated in accordance with the Commodity Exchange Price Provisions (CEPP). Prices for oil 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 sunflowers are determined as above plus an adjustment determined by RMA.

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. An enterprise discount varies by number of acres insured.

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

## 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.

## 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.

## 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**

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