

# Mustard

## Montana and North Dakota

### Crop Insured

The crop insured is all brown or yellow mustard planted for harvest as seed and grown under a qualified processor contract. Contracts must be executed on or before the acreage reporting date and the crop cannot be excluded from the contract at any time during the crop year. Mustard interplanted with another crop, or planted into an established grass or legume, or planted following the harvest of any other crop in the same crop year is not insurable. Mustard grown in counties with no actuarial tables may be insurable by written agreement.

### Counties Available

**Montana:** Daniels, McCone, Richland, Roosevelt, Sheridan, Valley

**North Dakota:** Adams, Billings, Burke, Cavalier, Divide, Dunn, Golden Valley, Hettinger, McLean, Mountrail, Nelson, Ramsey, Renville, Slope, Stark, Towner, Ward, Williams

### Causes of Loss

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

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

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

### Insurance Period

Coverage begins the later of the date we accept your application or when the mustard is planted and ends at the earliest of:

- 1) total destruction of the crop,
- 2) harvest,
- 3) abandonment of the crop,
- 4) final adjustment of a loss, or
- 5) October 31.

### Reporting Requirements

**Acreage Report**—You must report all acreage of your mustard both insured and uninsured, date of planting, and all applicable processor contracts by the acreage reporting date.

### Important Dates

Sales Closing/ Cancellation .....	March 15
Final Planting .....	May 20 or May30*
Acreage Reporting .....	July 15
Premium Billing .....	August 15

\*varies by county

### 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)

### Coverage Levels and Premium Subsidies

Catastrophic Risk Protection (CAT) coverage is 50 percent of your average yield and 55 percent of the administrative fee of \$300. 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. Crop insurance premiums are subsidized as shown in the following table.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

## Price Elections

The base contract price in U.S. Dollars will be used to determine your price election. Different base contract prices are allowed by type. You may also elect a percentage less than 100 percent of the base contract price stated in the processor contract.

## 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. Enterprise and whole farm units are not allowed.

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

**Optional Units (OU):** An optional unit includes all the insured crop acreage in a section by share type, and practice. The 10-percent discount will not apply. Optional units are not available with CAT coverage.

## Late Planting Period

The late planting period begins the day after the final planting date and ends 15 days after the final planting date. For insured crop acreage planted during the late planting period, the production guarantee for each acre will be reduced for each day planted after the final planting date by two percent for the 1st through the 5th day; and three percent for the 6th through the 15th day.

## Loss Example:

Assume a 75-percent coverage level, a 100 percent price election at a base contract price of \$0.15 per pound, an average yield of 1,000 pounds per acre (APH history), and 100 acres insured:

1,000	Pounds per acre APH yield
<u>x 75%</u>	Coverage level
750	Pounds per acre guarantee
<u>x 100</u>	Acres
75,000	Pounds unit guarantee
<u>x \$0.15</u>	Base contract price
\$11,250	Guarantee value
30,000	Pounds harvested production
<u>x \$0.15</u>	Coverage price
\$ 4,500	Harvested value
\$11,250	Guarantee value
<u>- \$4,500</u>	Harvested value
<b>\$6,750</b>	<b>Loss (indemnity due)</b>

## Plan of Insurance

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

## 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

#### Billings Regional Office

3490 Gabel Road, Suite 100

Billings, MT 59102-7302

Phone: 406-657-6447 || Fax: 406-657-6573

Email: [rsomt@rma.usda.gov](mailto:rsomt@rma.usda.gov)

## Download Copies from the Web

Visit our online publications/fact sheets page at:  
[http://www.rma.usda.gov/aboutrma/fields/mt\\_rso/](http://www.rma.usda.gov/aboutrma/fields/mt_rso/)

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at [www.ascr.usda.gov](http://www.ascr.usda.gov)), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.