



United States Department of Agriculture
Risk Management Agency

January 2013

2013 COMMODITY INSURANCE FACT SHEET

Dry Beans

North Dakota

Crop Insured

The crop insured is all dry beans in the county that are planted and grown for harvest as dry beans in which the producer has a share, and for which a premium rate is provided by the actuarial table.

Counties Available

Barnes, Benson, Burleigh, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, LaMoure, McHenry, McKenzie, McLean, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, Williams.

Note: For insurance in counties not listed, see your crop insurance agent for details on insuring the crop via a written agreement.

Causes of Loss

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

¹If caused by an insured cause of loss.

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

Insurance Period

Insurance attaches on the later of the date we accept your application or the date the insured crop is planted and ends the earliest of:

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

Reporting Requirements

Acreage Report—You must report all acreage of your dry beans both insured and uninsured in the county by the acreage reporting date.

Important Dates

Sales Closing March 15
Initial Planting May 1 or May 5*
Final Planting June 10
Production Reporting April 29
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)
- (3) You cannot destroy or put the crop to another use without our prior approval.

Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 1200 pounds per acre would result in a guarantee of 900 pounds per acre at the 75-percent coverage level. Crop insurance premiums are subsidized as shown in the following table. For example, if you select the 75-percent coverage level, your premium share would be 45 percent of the base premium:

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

Catastrophic (CAT) coverage is fixed at 50 percent of average yield and 55 percent of the projected price. The cost for CAT coverage is an administrative fee of \$300, regardless of the acreage.

Price Elections

Black.....	*/lb.
Cranberry.....	0.43/lb.
Dark Red Kidney.....	*/lb.
Great Northern.....	0.35/lb.
Light Red Kidney.....	0.43/lb.
Pea (Navy).....	*/lb.
Pink.....	0.36/lb.
Pinto.....	*/lb.
Small Red.....	0.36/lb.

*True Revenue Plan types projected price to be announced by the 3rd business day of March.

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

Optional Units (OU): In addition to, or instead of, establishing optional units by section, section equivalent, and by irrigated and non-irrigated acreage as provided in the unit division provisions contained in the basic provisions, a separate optional unit may be established for each bean type shown in the special provisions. The 10-percent discount will not 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

Rotation requirements apply— see actuarial documents.

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.

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.

Prices for Types with True Revenue Protection

(Black, Dark Red Kidney, Pea (Navy), Pinto)

- Based on average of contracted prices in region.
- Projected prices will apply to both revenue protection and yield protection.
- Harvest prices will apply to revenue protection only and will be based on average of Bean Market News from Agricultural Marketing Service data.
- Projected price released by the 3rd business day of March.

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

USDA/Risk Management Agency

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