



United States Department of Agriculture  
Risk Management Agency

January 2013

## 2013 COMMODITY INSURANCE FACT SHEET

# Oats

Montana, North Dakota, South Dakota, Wyoming

### Crop Insured

The crop insured will be oats (including hull-less oats) planted for harvest as **grain**. Oats planted for hay are not insurable.

### Counties Available

**Montana**—All but Deer Lodge, Granite, Lincoln, and Silver Bow.

**North Dakota**—All counties.

**South Dakota**—All counties.

**Wyoming**—All but Albany, Hot Springs, Sublette, Sweetwater, Teton, and Uinta.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Earthquake  
Failure of irrigation water supply<sup>2</sup>  
Fire  
Insects<sup>3</sup>  
Plant disease<sup>3</sup>  
Volcanic eruption  
Wildlife

<sup>1</sup>See the Crop Provisions and Common Provisions for specific insurable causes of loss.

<sup>2</sup>If caused by an insured cause of loss occurring during insurance period.

<sup>3</sup>But not due to insufficient or improper application of control measures.

### Insurance Period

Coverage usually begins when the oats are planted and ends at the earlier of the following:

- (1) total destruction of the insured crop
- (2) harvest of the insured crop
- (3) final adjustment of a loss on the insured crop
- (4) the calendar date contained in the Crop Provisions for the end of the insurance period (October 31st)
- (5) abandonment of the insured crop

### Reporting Requirements

**Acreage Report**—You must report all acreage of your oats, 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 by which you must report your production for the previous crop year to your agent.

**Price Election** - The price basis used to calculate premium and indemnity. The price basis can be found on the RMA public website under the Actuarial Information Browser.

### 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 oats acreage in the county by share arrangement. Premiums are reduced by 10 percent for a basic unit.

**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.

## Replant Provisions

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

## Prevented Planting

Prevented Planting coverage may be available

## 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.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield. For example, an average yield of 40 bushels per acre would result in a guarantee of 30 bushels 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 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.

## 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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