

# Billings Regional Office - Billings, MT

Revised May 2014

# Flax

## Montana, North Dakota, and South Dakota

### Crop Insured

Flax is insurable if it is planted in the county for harvest as grain. Flax in counties with no actuarial table may be insurable by written agreement.

### Counties Available

**Montana** - Daniels, Roosevelt, Sheridan and Valley counties.

**North Dakota** - All counties.

**South Dakota** - All counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril occurring during the insurance period;
- Fire;
- Insects and plant diseases, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

### Insurance Period

Insurance coverage begins on the later of:

- The date we accept your application; or
- The date the insured crop is planted.

Insurance coverage ends with the earliest occurrence of one of the following:

- Total destruction of the crop;
- October 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

### Important Dates

Sales Closing.....March 15, 2014  
Earliest Planting.....April 11, 2014  
Final Planting .....June 10, 2014  
Acreage Reporting.....July 15, 2014

Premium Billing.....August 15, 2014  
Production Reporting.....April 29, 2015

### Reporting Requirements

**Acreage Report** - You must report all your flax acreage in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date.

### 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 is no additional premium for CAT. For insurance coverage above 50 percent (buy up), a \$30 administrative fee is charged per crop per county. Additional premium applies. Premium is discounted for all units except optional units.

| Item               | Percent |    |    |    |    |    |
|--------------------|---------|----|----|----|----|----|
|                    | 50      | 55 | 60 | 65 | 70 | 75 |
| 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 |

For example, at the 70-percent coverage level, an average yield of 16 bushels per acre would result in a guarantee of 11 bushels per acre and a producer paid premium of 41 percent of the base premium.

### Price Elections

The value per bushel is established annually and published in the actuarial documents. In addition, for organic producers who grow under a guaranteed contract, contract pricing options are available under the terms of the Contract Price Addendum (CPA) published on RMA's web site.

## Insurance Plans Available

**Actual Production History (APH)** – Provides protection against a production loss. Guarantee is based on individual yield history multiplied by the price election.

## Replant Provisions

Any acreage of flax 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 flax unless the insurance provider agrees that replanting is not practical. A replant payment may be available.

## Duties in the Event of Damage or Loss

- Protect the crop from further damage by providing sufficient care;
- 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
- You cannot destroy or put the crop to another use without prior approval.

## Loss Example

Assumes an actual production history (APH) average yield of 20 bushels per acre, 75-percent coverage level, 100 percent of the established price of \$12.70 per bushel, one basic unit, and 100-percent share in the crop.

|   |                |                                 |
|---|----------------|---------------------------------|
|   | 20             | Bushels per acre APH yield      |
| x | 0.75           | Coverage level                  |
|   | 15             | Bushels per acre guarantee      |
| - | 10             | Bushels per acre actual yield   |
|   | 5              | Bushels per acre loss           |
| x | \$12.70        | Price election (estimated)      |
|   | <b>\$63.50</b> | <b>Gross indemnity per acre</b> |

Your premium will be deducted from an indemnity payment.

## Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/)

## Contact Us

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