

Billings Regional Office - Billings, MT

Revised May 2014

Dry Beans

North Dakota

Crop Insured

All dry beans are insurable if:

- They are grown in the county on insurable acreage;
- They are planted and grown for harvest as dry beans;
- You have a share; and
- Premium rates are provided by the actuarial table.

Counties Available

Dry beans are insurable in Barnes, Benson, Bottineau, Burleigh, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, La Moure, McHenry, McKenzie, McLean, Mercer, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, and Williams counties.

Coverage in other counties may also be available by individual written agreements. See your crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Change in harvest price from the projected price (revenue protection plans only);
- 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 your application is accepted; 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
Initial Planting.....	Varies by County May 1 or May 5, 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 acreage of your dry beans 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.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

Optional Units are available by type - Premium is discounted for all units except optional units.

For example, at the 75-percent coverage level, an average yield of 1500 pounds per acre would result in a guarantee of 1125 pounds per acre and a producer paid premium of 45 percent of the base premium.

Price Elections

Prices for types with True Revenue Protection (black, dark red kidney, navy, pinto) will be determined as shown in Section 7(e) of the Dry Bean Revenue Endorsement.

Projected prices:

- Are based on an average of contracted prices by type in the region;
- Apply to both revenue and yield protection plans; and
- Are released by the third business day of March.

Harvest prices:

- Apply to revenue protection only;
- Are based on average prices by type from Agricultural Marketing Service Bean Market News data.
- Are released by December 15.

Projected Prices for Non-True Revenue Types (yield protection only):

Cranberry	0.38/lb.
Great Northern	0.32/lb.
Light Red Kidney	0.40/lb.
Pink	0.31/lb.
Small Red	0.33/lb.

Replant Provisions

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

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 the production guarantee by the projected price.

Prevented Planting

Prevented planting coverage may be available.

Rotation Requirements

Rotation requirements apply. See actuarial documents.

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 fifteen days after the end of the insurance period; and
- You cannot destroy or put the crop to another use without our prior approval.

Loss Example

Assumes an actual production history (APH) average yield of 1500 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

Yield Protection Example:

1500	Pounds per acre APH yield
x 0.75	Coverage level
1125	Pound guarantee per acre
- 750	Pounds per acre actual yield
375	Pounds per acre loss
x \$0.30	Projected price
\$112.50	Gross indemnity per acre

Revenue Protection Example:

1125	Pound guarantee per acre
x \$0.30	Projected price
\$337.50	Guarantee per acre
750	Pounds per acre actual yield
x \$0.25	Harvest price
\$187.50	Revenue to count per acre
\$337.50	Guarantee per acre
- \$187.50	Revenue to count per acre
\$150.00	Gross indemnity per acre

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/.

Contact Us

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