

Billings Regional Office — Billings, MT

Revised February 2015

Buckwheat

North Dakota

Crop Insured

Buckwheat is insurable in available counties if:

- It is planted for harvest as grain; and
- It is produced under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production.

The policy **does not cover** any acreage on which canola, crambe, chickpeas, dry beans, mustard, rapeseed, soybeans, or sunflowers have been planted in the preceding crop year or on which buckwheat has been planted in either of the preceding two crop years. Buckwheat in counties with no actuarial tables may be insurable by written agreement.

Counties Available

Buckwheat is insurable in Burleigh, Dickey, Dunn, Hettinger, Kidder, La Moure, McIntosh, McLean, Mountrail, Sheridan, Stark, and Stutsman 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 your application is accepted; or
- The date the insured crop is planted.

Insurance coverage ends at 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, 2015
Final Planting	June 17, 2015
Acreage Reporting.....	July 15, 2015
Premium Billing.....	August 15, 2015
Production Reporting.....	April 29, 2016

Reporting Requirements

Acreage Report - You must report all your buckwheat 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.

For example, at the 75 percent coverage level, an average yield of 20 bushels per acre would result in a guarantee of 15 bushels per acre and a producer paid premium of 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

Price Elections

The contract price, not including discounts or incentives that may apply, will be used to establish the price election. However, if the contract price

exceeds \$15.36 per bushel, the price election will be limited to \$15.36. If the contract price is expressed as a hundred-weight basis, multiply it by 0.48 to determine the contract price per bushel.

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.

Duties in the Event of Damage or Loss

You must perform the following 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

This example assumes an actual production history (APH) average yield of 20 bushels per acre, 75 percent coverage level, a contract price of \$15.00 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
-	13	Bushels per acre actual yield
	2	Bushels per acre loss
x	\$15.00	Price election
	\$30.00	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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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/mt_rso/

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