

Billings Regional Office - Billings, MT

Revised April 2015

Dry Beans

Montana and Wyoming

Crop Insured

All dry beans grown in the county are insurable if:

- They are grown for harvest as dry beans;
- You have a share; and
- Premium rates are provided by the actuarial table.

Counties Available

Montana - Big Horn, Broadwater, Carbon, Custer, Dawson, Prairie, Rosebud, Stillwater, Treasure, and Yellowstone counties.

Wyoming - Big Horn, Fremont, Goshen, Laramie, Park, Platte, and Washakie 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;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of 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, 2015
 Initial Planting Varies by State and County
 Final Planting Varies by State and County
 Acreage Reporting July 15, 2015
 Premium Billing August 15, 2015
 Production Reporting April 29, 2016

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							
Basic/Optional Unit	67	64	64	59	59	55	48	38
Enterprise Unit	80	80	80	80	80	77	68	53

Optional Units are available by type - The premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 1600 pounds per acre would result in a guarantee of 1200 pounds per acre and a producer paid premium of 45 percent of the base premium.

Price Election

Black	0.32/lb.
Dark Red Kidney	0.40/lb.
Great Northern	0.30/lb.
Light Red Kidney	0.40/lb.
Pea (Navy)	0.26/lb.
Pink	0.28/lb.
Pinto	0.25/lb.
Small Red	0.30/lb.
Small/ Flat White	0.26/lb.
Yellow	0.40/lb.

Not all types are available in all counties. A separate organic price option is also available. An additional price may be announced prior to the sales closing date.

Replant Provisions

Replant provisions are available for all except CAT policies.

Insurance Plans Available

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

Rotation Requirements

Rotation requirements apply. See actuarial documents.

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

Assume an APH average yield of 1800 pounds per acre, 65-percent coverage level, \$0.32 price election, one basic unit, and 100 percent share in the crop.

1800	Pounds per acre APH yield
x 0.75	Coverage level
1350	Pound guarantee per acre
- 750	Pounds per acre actual yield
600	Pounds per acre loss
x \$0.25	Price election
\$150	Indemnity per acre

Your premium will be deducted from any indemnity payment.

Where to Buy Crop Insurance

All multi-peril crop insurance, including CAT policies, are available from private crop 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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