

Billings Regional Office — Billings, MT

Revised April 2015

Oats

Montana, North Dakota, South Dakota, and Wyoming

Crop Insured

All oats planted for harvest as grain in the county are insurable. Oats planted for hay are not insurable. Oats in counties with no actuarial tables may be insurable by written agreement.

Counties Available

Montana - All counties except Deer Lodge, Granite, Lincoln, and Silver Bow.

North Dakota - All counties.

South Dakota - All counties.

Wyoming - All counties except Albany, Hot Springs, Sublette, Sweetwater, Teton, and Uinta.

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 pest 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;
- Harvest;
- Abandonment of the crop;
- Final adjustment of a loss; or
- October 31;

Important Dates

Sales Closing March 15, 2015

Final Planting Varies by County and State

Acreage Reporting July 15, 2015

Premium Billing August 15, 2015

Production Reporting April 29, 2016

Reporting Requirements

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

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.

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.

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.

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

Additional premium applies. The premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 35 bushels per acre would result in a guarantee of 26 bushels per acre and a producer paid premium of 45 percent of the base premium.

Price Elections

The value per bushel is established annually and published in the actuarial documents. A separate organic price option is also available. 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 website at www.rma.usda.gov.

Loss Example

Assume an APH average yield of 32 bushels per acre, 75-percent coverage level, 100 percent of the price election selected, one basic unit, and 100-percent share in the crop.

	32	Bushels per acre APH yield
x	<u>0.75</u>	Coverage level
	24	Bushels per acre guarantee
-	<u>14</u>	Bushels per acre actual yield
	10	Bushels per acre loss
x	<u>\$2.70</u>	Price election (estimated)
	\$27.00	Gross 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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Visit our online publications/fact sheets page at: www.rma.usda.gov/aboutrma/fields/mt_rso/.

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