

Billings Regional Office — Billings, MT

Revised March 2015

Potatoes

Montana, North Dakota, South Dakota, Wyoming

Crop Insured

All potatoes in the county are insurable if:

- You have a share;
- It is planted with certified seed; and
- It is planted for harvest as certified seed stock, or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance. See your crop insurance agent for details on requesting a written agreement.

Counties Available

Montana - Beaverhead, Broadwater, Deer Lodge, Flathead, Gallatin, Lake, Madison and Powell counties.

North Dakota - Barnes, Benson, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Griggs, Kidder, LaMoure, Logan, McHenry, McLean, Mercer, Morton, Pembina, Ramsey, Ransom, Richland, Steele, Stutsman, Traill, and Walsh counties.

South Dakota - Clark, Codington, Grant, Hamlin, and Stanley counties.

Wyoming - Goshen and Laramie 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 with the earliest occurrence of one of the following:

- Total destruction of the crop;
- October 10 in Wyoming or October 15 in Montana, North Dakota and South Dakota;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

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 potato 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					
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 75-percent coverage level, an average yield of 300 hundredweight (CWT) per acre

would result in a guarantee of 225 CWT per acre and a producer paid premium of 45 percent of the base premium.

Price Elections

The value per hundredweight is established annually and published in the actuarial documents. An additional price is provided for certified seed potatoes if you elect that option.

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.

Rotation Requirements

Insurance will not attach to any acreage on which potatoes or sunflowers were planted the preceding crop year.

Additional Coverage Options

Not available under catastrophic coverage. Additional premium is charged if these endorsements are selected. Coverage options may not be available in all counties.

Northern Potato Certified Seed Potato Endorsement (not available in

Wyoming) - Certified seed coverage is limited to no greater than 125 percent of the average number of acres entered into, and passing state certification during the three previous years (unless written agreement allows more acreage to be insured). Loss of production as well as loss of certification is now covered. Rotation requirement and standards for parent seed are according to state certification regulations. An additional value of protection is applicable to seed producers with acreage within state-sanctioned seed management areas or isolation districts.

Northern Potato Storage Endorsement - Extended coverage for damage that occurs within the insurance period, but that does not become evident until up to 60 days following harvest of the end of insurance period if damage results in tuber rot.

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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