

Billings Regional Office — Billings, MT

Revised April 2015

Hybrid Seed Corn

South Dakota

Crop Insured

All female parent corn plants are insurable if;

- Grown in the county on insurable acreage;
- Premium rates are provided;
- You have a share; and
- Grown under a hybrid corn seed processor contract to be harvested as commercial hybrid corn seed.

Hybrid popcorn seed is not insurable under this plan.

Counties Available

South Dakota - Union County.

Hybrid seed corn may be insurable in other counties by written agreement if specific criteria are met.

Please contact 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.

The following are uninsured causes of loss:

- Failure to follow the requirements stated in the processor contract;
- Failure to plant the male parent seed at a time or in a manner sufficient to assure adequate pollination;
- Frost or freeze after September 30;
- Inadequate germination; or
- Use of unadaptable, incompatible, or genetically deficient male or female parent plant seed.

Insurance Period

Insurance attaches on the date when the female and male plants are planted. 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
Final Planting	May 25, 2015
Acreage Reporting	July 15, 2015
Premium Billing	August 15, 2015

Reporting Requirements

Acreage Report - You must report all acreage of your hybrid seed corn 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. The 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, your premium share is 45 percent.

Price Elections

The value per bushel is established annually and published in the actuarial documents. A separate price is established and available for those who select the hybrid seed price endorsement option.

Insurance Plans Available

Yield-based Dollar Plan (YDO) - Dollar guarantee with production-to-count based on variable dollars per bushel, depending on the approved yield for the variety.

Area Risk Protection Insurance (ARPI) - Hybrid seed corn is also insurable under ARPI's "seed" type in Union County. Contact your crop insurance agent for more information.

Additional Coverage Options

Hybrid Seed Price Endorsement - Under this endorsement, the hybrid seed price is higher than the established price, or the February harvest year's average daily settlement price for the harvest year's Chicago Board of Trade December corn futures contract price, rounded to the nearest cent.

Replant Provisions

No replanting payment is available. If either the male or female parent plants are damaged before the final planting date, it is practical to replant, and the plants were not replanted, the acreage will not be insured. It is not considered practical to replant unless production from the replanted acreage can be delivered under the terms of the hybrid seed corn processor contract or the seed company agrees that it will accept the production from the replanted acreage.

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;
- Give notice of probable loss at least 15 days before the beginning of harvest if you anticipate inadequate germination;
- 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);
- Leave representative samples of at least one complete planting pattern of the female and male parent plant rows that extend the entire length of each field;
- Provide a completed copy of your hybrid seed corn processor contract; and
- Do not destroy or put the crop to another use without prior approval.

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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