

## Billings Regional Office — Billings, MT

Revised April 2015

# Sugar Beets

## Montana, North Dakota, and Wyoming

### Crop Insured

All sugar beets grown in the county are insurable if:

- They are grown on insurable acres;
- A premium rate is provided in the county actuarial documents; and
- They are grown for harvest as sugar beets.

### Counties Available

**Montana** - Big Horn, Carbon, Custer, Dawson, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Stillwater, Treasure, and Yellowstone counties.

**North Dakota** - Cass, Grand Forks, McKenzie, Pembina, Richland, Steele, Traill, Walsh, and Williams counties.

**Wyoming** - Big Horn, Fremont, Goshen, Laramie, Park, Platte, and Washakie counties.

### 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 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;
- November 15;
- 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 sugar beet 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. The premium is discounted for all units except optional units.

Item	Percent							
<b>Coverage Level</b>	50	55	60	65	70	75	80	85
<b>Premium Subsidy</b>	67	64	64	59	59	55	48	38
<b>Your Premium Share</b>	33	36	36	41	41	45	52	62

For example, at the 75-percent coverage level, an average yield of 35 tons per acre would result in a guarantee of 26 tons per acre and a producer paid premium of 45 percent of the base premium.

### Price Elections

The value per ton is established annually and published in the actuarial documents.

## 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.

## Additional Coverage Options

**Stage Removal Option Pilot** - This pilot option removes the first stage guarantee and all indemnities are calculated using the final stage guarantee. You pay an additional premium for this option. This option is not available under catastrophic coverage.

## 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; and
- 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).

You cannot destroy or put the crop to another use without prior approval.

## Loss Example

Assume a 65-percent coverage level, 100-percent share in the crop, price election of \$38.00 and an average yield of 26 ton per acre.

26	Tons per acre APH yield
x 0.65	Coverage level
19.6	Tons per acre guarantee
x 100	Acres
1,690	Ton unit guarantee
- 1,400	Ton production-to-count
290	Ton loss
x \$38.00	Price election
<b>\$11,020</b>	<b>Indemnity due</b>

## 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/](http://www3.rma.usda.gov/apps/agents/).

## Contact Us

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