

# Billings Regional Office - Billings, MT

Revised February 2016

# Barley

## Montana, North Dakota, South Dakota, and Wyoming

### Crop Insured

Barley for harvest as grain is insurable. Any acreage planted to hay barley varieties is not insurable, unless grown for harvest and sale as seed.

### Counties Available

**Montana** - All but Lincoln County.

**North Dakota** - All counties.

**South Dakota** - All counties.

**Wyoming** - All but Albany, Sublette, Sweetwater, Uinta, and Weston counties.

### Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Change in harvest price from the projected price, for Revenue Protection Plans only;
- 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;
- November 30;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

### Important Dates

Sales Closing.....	March 15, 2016
Acreage Reporting.....	July 15, 2016
Premium Billing.....	August 15, 2016
Production Reporting.....	April 29, 2017

### Reporting Requirements

**Acreage Report** - You must report all acreage of your barley 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	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
Whole -Farm Unit	80	80	80	80	80	80	71	56

Whole Farm Units are only available with revenue protection

For example, at the 75-percent coverage level, an average yield of 15 bushels per acre would result in a guarantee of 11 bushels per acre and a producer paid premium of 33 percent of the base premium with an enterprise unit.

### Price Elections

The price basis will be according to the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP can be found on the RMA public web site under the Common Crop Insurance Policy. Contract pricing options are available for malting, specialty, and certified organic crops grown under guaranteed contracts. Certified organic production also has a separate (higher) established projected and harvest price.

### 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 crop insurance 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

**Yield Protection** - Provides protection against a production loss only. The guarantee is based on individual yield history multiplied by the projected price.

**Revenue Protection** - Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. The guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.

**Revenue Protection with Harvest Price Exclusion** - Provides protection against loss of revenue due to a production loss and/or price decline. The guarantee is determined by multiplying the production guarantee by the projected price.

A request to change insurance plans must be made to your crop insurance agent no later than the sales closing date.

### Additional Coverage Option

Coverage options may not be available in all counties.

**Actual Production History (APH) Yield Exclusion-** Allows eligible producers to exclude yields in exceptionally bad years from their production history to result in a higher approved yield.

**Malting Barley Endorsement (MBE)** - Allows for malting barley production grown under a malting barley contract, malting barley price agreement, or a malting barley seed contract. This endorsement replaces the Malting Barely Price and Quality Endorsement.

**Supplemental Coverage Option (SCO)** - Provides additional coverage (up to 86-percent coverage level) on top of your underlying policy with loss determined by overall area performance for a given year.

**Trend Adjusted Yield** - Allows producers to increase their yield guarantee based on the county's historical yield trend.

### Loss Example

**Yield Protection Example:** Assume an APH average yield of 60 bushels per acre, 70-percent coverage level, one basic unit, and 100-percent share in the crop.

60	Bushels per acre APH yield
x 0.70	Coverage level
42	Bushels guarantee per acre
- 22	Bushels per acre actual yield
20	Bushels per acre loss
x \$5.50	Projected price (estimated)
<b>\$110.00</b>	<b>Indemnity per acre</b>

### Revenue Protection Example:

42	Bushels guarantee per acre
x \$5.50	Projected price (estimated)
\$231.00	Guarantee per acre
22	Bushels per acre actual yield
x \$5.00	Harvest price (estimated)
\$110.00	Revenue to count per acre
\$231.00	Guarantee per acre
- \$110.00	Revenue to count per acre
<b>\$121.00</b>	<b>Indemnity per acre</b>

Your premium will be deducted from an 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 [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

### Contact Us

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