

## Billings Regional Office — Billings, MT

Revised March 2016

# Flax

## Montana, North Dakota, and South Dakota

### Crop Insured

Flax is insurable if:

- Premium rates are provided by the actuarial table;
- It is grown on insurable acres; and
- It is planted for harvest as grain.

### Counties Available

**Montana** - Daniels, Roosevelt, Sheridan, and Valley counties.

**North Dakota** - All counties.

**South Dakota** - All 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 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

### Important Dates

Sales Closing.....March 15, 2016  
Earliest Planting.....April 11, 2016  
Final Planting .....June 10, 2016

Acreage Reporting.....July 15, 2016

Premium Billing.....August 15, 2016

Production Reporting.....April 29, 2017

### Reporting Requirements

**Acreage Report** - You must report all your flax 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 70-percent coverage level, an average yield of 16 bushels per acre would result in a guarantee of 11 bushels per acre and a producer paid premium of 41 percent of the base premium.

### Price Elections

The value per bushel is established annually and published in the actuarial documents. Organic production has a separate established price and contract pricing options are available for certified organic flax grown under guaranteed contracts. The Contract Price Addendum (CPA) is available on RMA's website at [www.rma.usda.gov/policies/2014/14cpa-r.pdf](http://www.rma.usda.gov/policies/2014/14cpa-r.pdf).

## 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. The guarantee is based on individual yield history multiplied by the price election.

## Replant Provisions

Any acreage of flax damaged before the final planting date, to the extent that producers in the area would not normally further care for the crop, must be replanted to an appropriate type of flax unless the insurance provider agrees that replanting is not practical. A replant payment may be available.

## Additional Coverage Options

**Actual Production History (APH) Yield Exclusion** - If eligible you can exclude yields in exceptionally bad years from your production history resulting in a higher approved yield. APH Yield Exclusion is only available in select counties.

**Supplemental Coverage Option (SCO)** - Provides additional coverage (up to 86 percent) to your underlying policy. Any loss is determined by the area's overall performance for a given year. SCO is only available in select counties.

## Loss Example

Assume an APH average yield of 20 bushels per acre, 75-percent coverage level, 100 percent of the established price of \$12.70 per bushel, one basic unit, and 100-percent share in the crop.

20	Bushels per acre APH yield
x 0.75	Coverage level
15	Bushels per acre guarantee
- 10	Bushels per acre actual yield
5	Bushels per acre loss
x \$12.70	Price election (estimated)
\$63.50	Indemnity per acre

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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