

Billings Regional Office — Billings, MT

Revised February 2016

Mustard

Montana and North Dakota

Crop Insured

Brown or yellow mustard is insurable in the county if:

- A premium rate is provided by the actuarial documents;
- It is planted and grown for harvest as seed; and
- It is planted and grown according to the requirements of a qualified processor contract.

Mustard in counties with no actuarial documents may be insurable by written agreement. *Brassica Carinata* (Carinata) is not insurable under the Mustard Crop Provisions. It is insurable under the Canola and Rapeseed Crop Provisions.

Counties Available

Montana - Choteau, Daniels, Hill, Liberty, McCone, Pondera, Richland, Roosevelt, Sheridan, Toole, and Valley counties.

North Dakota - Adams, Billings, Burke, Cavalier, Divide, Dunn, Golden Valley, Hettinger, McLean, Mountrail, Nelson, Ramsey, Renville, Slope, Stark, Towner, Ward, and Williams counties.

Causes of Loss

You are protected against the following:

- Adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- 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 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;

- October 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing	March 15, 2016
Final Planting	Varies by State and County
Acreage Reporting	July 15, 2016
Premium Billing	August 15, 2016
Production Reporting	April 29, 2017

Reporting Requirements

Acreage Report - You must report all your mustard acreage in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date. In addition, you must provide a copy of all processor contracts.

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. Optional units are available by type.

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 700 pounds per acre would result in a guarantee of 490 pounds per acre and a producer paid premium of 41 percent of the base premium.

Price Elections

The base contract price in U.S. Dollars is used to determine your price election. Different base contract

prices are allowed by type. In addition, for organic producers who grow under a guaranteed contract, contract pricing options are available under the terms of the [Contract Price Addendum](#) published on RMA's website.

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

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

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. Only available in select counties.

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. Only available in select counties.

Late Planting

The late planting period begins the day after the final planting date and ends 15 days after the final planting date. For insured crop acreage planted during the late planting period, the production guarantee for each acre is reduced for each day planted after the final planting date by 2 percent for the first through the fifth day; and 3 percent for the sixth through the fifteenth day.

Loss Example

Assumes an APH average yield of 700 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

700	Pounds per acre APH yield
x 0.75	Coverage level
525	Pound guarantee per acre
- 200	Pounds per acre actual yield
325	Pounds per acre loss
x \$0.32	Contract price
\$104.00	Indemnity per acre

Your premium is deducted from any 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.

Contact Us

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