

Billings Regional Office — Billings, MT

Revised January 2016

Dry Beans

Montana and Wyoming

Crop Insured

All dry beans grown in the county are insurable if:

- They are grown for harvest as dry beans;
- You have a share; and
- Premium rates are provided by the actuarial table.

Counties Available

Montana - Big Horn, Broadwater, Carbon, Custer, Dawson, Prairie, Rosebud, Stillwater, Treasure, and Yellowstone counties.

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

Coverage in other counties may also be available by written agreement. See your crop insurance agent for more information.

Causes of Loss

You are protected against the following:

- Adverse weather conditions;
- Failure of the 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 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 |
| Initial Planting | Varies by State and County |
| 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 acreage of your dry beans 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.

| Item | Percent | | | | | | | |
|---------------------|-----------------|----|----|----|----|----|----|----|
| | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| 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 |

Optional Units Are Available by Type - The premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 1600 pounds per acre would result in a guarantee of 1200 pounds per acre and a producer paid premium of 45 percent of the base premium.

Price Election

| | |
|------------------------|-----------------|
| Black | 0.22 per pound |
| Dark Red Kidney | 0.31 per pound |
| Great Northern | 0.17 per pound. |
| Light Red Kidney | 0.30 per pound |
| Pea (Navy) | 0.23 per pound |
| Pink | 0.22 per pound |
| Pinto | 0.20 per pound |

| | |
|------------------------|----------------|
| Small Red | 0.24 per pound |
| Small/Flat White | 0.23 per pound |
| Yellow | 0.35 per pound |

Not all types are available in all counties. A separate organic price option is also available. An additional price may be announced before the sales closing date.

Replant Provisions

Replant provisions are not available for CAT policies.

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.

Trend Adjusted Yield - Allows producers to increase their yield guarantee based on the county's historical yield trend. Only available in select counties for select types and practices.

Rotation Requirements

Rotation requirements apply. See actuarial documents.

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.

Loss Example

Assume an APH average yield of 1800 pounds per acre, 65-percent coverage level, \$0.32 price election, one basic unit, and 100-percent share in the crop.

| | |
|----------|------------------------------|
| 1800 | Pounds per acre APH yield |
| x 0.75 | Coverage level |
| 1350 | Pound guarantee per acre |
| - 750 | Pounds per acre actual yield |
| 600 | Pounds per acre loss |
| x \$0.20 | Price election |
| \$120 | 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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