Crop Insured
All spring dry pea types are insurable if:
- They have premium rates provided by the actuarial table;
- They are grown on insurable acreage; and
- They are planted and grown in the county for harvest as dry peas (not forage).

Counties Available
North Dakota - All 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;
- Change in harvest price from the projected price (revenue protection plans only);
- Failure of irrigation water supply, if caused by an insured peril 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 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;
- September 30 (chickpea types October 31);
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates
Sales Closing ......................... March 15, 2016
Initial and Final Planting .....Varies by County and State
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 peas 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50  55  60  65  70  75  80  85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td></td>
</tr>
<tr>
<td>Basic/Optional Unit</td>
<td>67  64  64  59  59  55  48  38</td>
</tr>
<tr>
<td>Enterprise Unit</td>
<td>80  80  80  80  77  68  53</td>
</tr>
</tbody>
</table>

Optional Units Are Available by Type - Premium is discounted for all units except optional units. For example, at the 75-percent coverage level, an average yield of 1500 pounds per acre would result in a guarantee of 1125 pounds per acre and a producer paid premium of 45 percent of the base premium.

Price Elections
Prices for types with True Revenue Protection (Smooth green or yellow, lentil, large kabuli chickpea, and small kabuli chickpea) are determined as shown in Section 7(e)
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
Assumes an APH average yield of 1500 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

#### Yield Protection Example
\[
\text{Guarantee per acre} = 1500 \times 0.75 = 1125 \\
\text{Indemnity per acre} = 375 \times 0.10 = 37.50
\]

#### Revenue Protection Example
\[
\text{Guarantee per acre} = 1125 \times 0.10 = 112.50 \\
\text{Indemnity per acre} = 120.00 \times 0.50 = 60.00
\]

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

### Contact Us
USDA/Risk Management Agency
Billings Regional Office
3490 Gabel Road, Suite 100
Billings, MT 59102
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Fax: (406) 657-6573
E-mail: rso3mt@rma.usda.gov

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