

Billings Regional Office — Billings, MT

Revised March 2016

Potatoes

Montana, North Dakota, South Dakota, Wyoming

Crop Insured

All potatoes are insurable if:

- Premium rates are provided by the actuarial table;
- They are planted with certified seed; and
- They are planted for harvest as certified seed stock, or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance. See your crop insurance agent for details on requesting a written agreement.

Counties Available

Montana - Beaverhead, Broadwater, Deer Lodge, Flathead, Gallatin, Lake, Madison, and Powell counties.

North Dakota - Barnes, Benson, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Griggs, Kidder, LaMoure, Logan, McHenry, McLean, Mercer, Morton, Pembina, Ramsey, Ransom, Richland, Steele, Stutsman, Traill, and Walsh counties.

South Dakota - Clark, Codington, Grant, Hamlin, and Stanley counties.

Wyoming - Goshen and Laramie 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 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 10 in Wyoming or October 15 in Montana, North Dakota, and South Dakota;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates

Sales Closing.....	March 15, 2016
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 your potato 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	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

For example, at the 75-percent coverage level, an average yield of 300 hundredweight (cwt.) per acre would result in a guarantee of 225 cwt. per acre and a producer paid premium of 45 percent of the base premium.

Price Elections

The value per hundredweight is established annually and published in the actuarial documents. An additional price is provided for certified seed potatoes if you elect that option. Certified organic production has a separate established price and contract pricing is available for types grown under guaranteed contracts.

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

Not available under catastrophic coverage. Additional premium may apply if these options are selected. Coverage options may not be available in all counties.

Northern Potato Certified Seed Potato

Endorsement (not available in Wyoming) - Certified seed coverage is limited to no greater than 125 percent of the average number of acres entered into, and passing state certification during the 3 previous years (unless a written agreement allows more acreage to be insured). Loss of production and loss of certification are now covered. Rotation requirements and standards for parent seeds are according to state certification regulations. An additional value of protection is applicable to seed producers with acreage within state-sanctioned seed management areas or isolation districts.

Northern Potato Storage Endorsement - Provides extended coverage for potatoes in storage for up to 60 days after harvest. Coverage is applicable only when insured potatoes are damaged within the insurance

period by an insured cause other than freeze that results in tuber rot or certain other quality defects.

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 if type and practice qualify in the county.

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.

Rotation Requirements

Insurance does not begin on any acreage on which potatoes or sunflowers were planted the preceding crop year.

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

USDA/Risk Management Agency
Billings Regional Office
3490 Gabel Rd., Suite 100
Billings, MT 59102-7302
Telephone: (406) 657-6447
Fax: (406) 657-6573
E-mail: rsomt@rma.usda.gov

Download Copies from the Web

Visit our online publications/fact sheets page at www.rma.usda.gov/aboutrma/fields/mt_rso/.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, complete, sign and mail a program discrimination complaint form, (available at any USDA office location or online at www.ascr.usda.gov), to: United States Department of Agriculture; Office of the Assistant Secretary for Civil Rights; 1400 Independence Ave., SW; Washington, DC 20250-9410. Or call toll free at (866) 632-9992 (voice) to obtain additional information, the appropriate office or to request documents. Individuals who are deaf, hard of hearing, or have speech disabilities may contact USDA through the Federal Relay service at (800) 877-8339 or (800) 845-6136.