

## Billings Regional Office - Billings, MT

Revised January 2017

# Buckwheat

## North Dakota

### Crop Insured

Buckwheat is insurable if:

- Premium rates are provided by the actuarial table;
- It is planted for harvest as grain; and
- It is produced under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production.

Buckwheat in counties with no actuarial tables may be insurable by written agreement.

### Counties Available

Buckwheat is insurable in Burleigh, Dickey, Dunn, Hettinger, Kidder, La Moure, McIntosh, McLean, Mountrail, Sheridan, Stark, and Stutsman 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 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

### Important Dates

Sales Closing .....	March 15, 2017
Final Planting .....	June 17, 2017
Acreage Reporting .....	July 15, 2017
Premium Billing .....	August 15, 2017
Production Reporting .....	April 29, 2018

### Reporting Requirements

**Acreage Report** - You must report all your buckwheat 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 75-percent coverage level, an average yield of 20 bushels per acre would result in a guarantee of 15 bushels per acre and a producer paid premium of 45 percent of the base premium.

### Price Elections

The contract price, not including discounts or incentives that may apply, is used to establish the price election. However, if the contract price exceeds \$15.36 per bushel or \$27.60 per bushel for organic, the price election is limited to \$15.36/\$27.60. If the contract price is expressed by hundred-weight,

multiply it by 0.48 to determine the contract price per bushel.

### 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** - You may choose to improve your average APH yield by excluding an actual yield from your production history in eligible crop years. Eligible crop years are listed in the actuarial documents.

**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 canola, crambe, chickpeas, dry beans, mustard, rapeseed, soybeans, or sunflowers have been planted in the preceding crop year or on which buckwheat has been planted in either of the preceding 2 crop years.

### Loss Example

Assume an APH average yield of 20 bushels per acre, 75-percent coverage level, a contract price of \$15.00 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
- 13	Bushels per acre actual yield
2	Bushels per acre loss
x \$15.00	Price election (contract price)
<b>\$30.00</b>	<b>Gross indemnity per acre</b>

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](http://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  
**Email:** [rsomt@rma.usda.gov](mailto:rsomt@rma.usda.gov)

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