Crop Insured
Canola and rapeseed planted and grown for harvest as seed are insurable in counties where premium rates are shown on the actuarial documents. “High oleic” is a specialty canola type insurable in select counties. *Brassica carinata* (carinata) is insurable by written agreement under the Canola and Rapeseed Crop Provisions only.

Counties Available

**North Dakota** - All counties.
Canola in counties with no actuarial documents may be insurable by written agreement. Contact 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 occurring during the insurance period;
- Fire;
- Insects and plant diseases, but not damage due to insufficient or improper application of pest or disease control measures; or
- Wildlife.

Insurance Period
Insurance coverage begins:
- 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, 2018
- Final Planting: Varies by State and County
- Acreage Reporting: July 15, 2018
- Premium Billing: August 15, 2018
- Production Reporting: 45 Days After Sales Closing

Reporting Requirements
**Acreage Report** - You must report all acreage of your crop 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. Optional Units are available by type. The premium is discounted for all units except optional units.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td></td>
</tr>
<tr>
<td>Basic/Optional Unit</td>
<td>67</td>
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<tr>
<td>Enterprise Unit</td>
<td>80</td>
</tr>
<tr>
<td>Whole Farm Unit</td>
<td>80</td>
</tr>
</tbody>
</table>

Whole Farm Units are only available with revenue protection

For example, at the 75-percent coverage level, an average yield of 1000 pounds per acre would result in a guarantee of 750 pounds per acre and a producer paid premium of 33 percent of the base premium with an enterprise unit.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Price Elections
The price is based on the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP is on RMA’s website at www.rma.usda.gov/policies/cepp.html. Contract pricing options are available for some types of canola grown under guaranteed contracts.

Insurance Plans Available
Yield Protection - Provides protection against a production loss only. The guarantee is based on individual yield history multiplied by the projected price.
Revenue Protection - Provides protection against loss of revenue due to a production loss, price decline or increase, or a combination. The guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price.
Revenue Protection with Harvest Price Exclusion - Provides protection against loss of revenue due to a production loss and/or price decline. The guarantee is determined by multiplying the production guarantee by the projected price.
You must request changes to your insurance plan through your crop insurance agent no later than the sales closing date.

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 to your underlying policy. The losses are determined by overall area performance for a given year. SCO is 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 are required to 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 1500 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

Yield Protection Example
\[
\text{1500} \times 0.75 = 1125 \text{ pounds per acre APH yield} \\
- 750 = 375 \text{ pounds per acre loss} \\
\times 0.33 = 123.75 \text{ Indemnity per acre}
\]

Revenue Protection Example
\[
\text{1125} \times 0.33 = 371.25 \text{ guarantee per acre} \\
\times 0.28 = 315.00 \text{ Revenue-to-count per acre} \\
-315.00 = 56.25 \text{ Indemnity per acre}
\]

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.

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

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