Crop Insured
Flax planted and grown for harvest as grain is insurable in counties where a premium rate is provided by the actuarial documents.

Counties Available
Montana - Daniels, Roosevelt, Sheridan, and Valley counties.
North Dakota - All counties.
South Dakota - All counties.
Flax in counties with no actuarial documents may be insurable by written agreement.

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 pest or disease 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, 2018
Earliest Planting ................................ April 11, 2018
Final Planting ..................................... June 10, 2018
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 your flax 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

For example, at the 70-percent coverage level, an average yield of 16 bushels per acre would result in a guarantee of 11 bushels per acre and a producer paid premium of 41 percent of the base premium.

Price Elections
The value per bushel is established annually and published in the actuarial documents. Organic production has a separate established price and
contract pricing options are available for certified organic flax grown under guaranteed contracts.

**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 to your underlying policy. The losses are determined by overall area performance for a given year. SCO is only available in select counties.

**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 20 bushels per acre, 75-percent coverage level, 100 percent of the established price of $12.70 per bushel, one basic unit, and 100-percent share in the crop.

\[
\text{20 \ Bushels per acre APH yield} \\
\times \ 0.75 \quad \text{Coverage level} \\
\text{15 \ Bushels per acre guarantee} \\
\text{- 10 \ Bushels per acre actual yield} \\
\text{5 \ Bushels per acre loss} \\
\times \ 12.70 \quad \text{Price election (estimated)} \\
\text{\$63.50 Indemnity per acre}
\]

Your premium will be deducted from an 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 59102-7302
Telephone: (406) 657-6447
Fax: (406) 657-6573
Email: rsmtp@rma.usda.gov

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (toll-free customer service), (800) 877-8339 (local or federal relay), (866) 377-8642 (relay voice users).