Crop Insured
All spring dry pea types are insurable if:
- 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, 2018
**Initial/Final Planting** ....... varies by County and State
**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 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. Optional Units are available by type. 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 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 80 77 68 53</td>
</tr>
</tbody>
</table>

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.

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**

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) of the Dry Pea Revenue Endorsement.

**Projected Prices:**
- Are based on an average of contracted prices by type in the region;
- Apply to both revenue and yield protection plans; and
- Are released by the third business day of March.

**Projected Prices for Non-True Revenue Types (yield protection only):**
- Austrian Peas ………………….. 0.14 per pound
- Desi Chickpeas ………………….. 0.15 per pound
- Forage/Feed Peas Grown for Seed ….. 0.14 per pound

An additional price may be announced before the sales closing date for Non-True Revenue Types. A separate organic price option is also available.

**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.

**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.

**Rotation Requirements**

Rotation requirements apply. See actuarial documents.

**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**

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**

\[
\begin{align*}
\text{1500} & \quad \text{Pounds per acre APH yield} \\
\times & \quad 0.75 \quad \text{Coverage level} \\
\text{1125} & \quad \text{Pound guarantee per acre} \\
- & \quad 750 \quad \text{Pounds per acre actual yield} \\
\text{375} & \quad \text{Pounds per acre loss} \\
\times & \quad 0.10 \quad \text{Projected price} \\
\text{37.50} & \quad \text{Indemnity per acre}
\end{align*}
\]

**Revenue Protection Example**

\[
\begin{align*}
\text{1125} & \quad \text{Pound guarantee per acre (see above)} \\
\times & \quad 0.10 \quad \text{Projected price} \\
\text{112.50} & \quad \text{Guarantee per acre} \\
\text{750} & \quad \text{Pounds per acre actual yield} \\
\times & \quad 0.08 \quad \text{Harvest price} \\
\text{60.00} & \quad \text{Revenue to count per acre} \\
\text{112.50} & \quad \text{Guarantee per acre} \\
\text{60.00} & \quad \text{Revenue to count per acre} \\
\text{52.50} & \quad \text{Indemnity per acre}
\end{align*}
\]

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**

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Billings, MT 59102-7302
Telephone: (406) 657-6447
Fax: (406) 657-6573
Email: rsomt@rma.usda.gov

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