

## Billings Regional Office — Billings, MT

Revised December 2017

# Mustard

## Montana and North Dakota

### Crop Insured

Brown or yellow mustard is insurable in the county if:

- A premium rate is provided by the actuarial documents;
- It is planted and grown for harvest as seed; and
- It is planted and grown according to the requirements of a qualified processor contract.

*Brassica Carinata* (Carinata) is not insurable under the Mustard Crop Provisions. It is insurable under the Canola and Rapeseed Crop Provisions.

### Counties Available

**Montana** - Choteau, Daniels, Hill, Liberty, McCone, Pondera, Richland, Roosevelt, Sheridan, Toole, and Valley counties.

**North Dakota** - Adams, Billings, Burke, Cavalier, Divide, Dunn, Golden Valley, Hettinger, McLean, Mountrail, Nelson, Ramsey, Renville, Slope, Stark, Towner, Ward, and Williams counties.

Mustard 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, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation;
- 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 we accept your application 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 your mustard acreage in the county, both insured and uninsured, including share, type, practice, and land identifiers by the acreage reporting date. In addition, you must provide a copy of all processor contracts.

### 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. Optional units are available by type.

| 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 70-percent coverage level, an average yield of 700 pounds per acre would result in a guarantee of 490 pounds per acre and a producer paid premium of 41 percent of the base premium.

### Price Elections

The base contract price in U.S. Dollars is used to determine your price election. Different base contract prices are allowed by type. In addition, for organic producers who grow under a guaranteed contract, contract pricing options are available.

### 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** - 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.

**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.

### Late Planting

The late planting period begins the day after the final planting date and ends 15 days after the final planting date. For insured crop acreage planted during the late planting period, the production guarantee for each acre is reduced for each day planted after the final planting date by 2 percent for the first through the fifth day; and by 3 percent for the sixth through the fifteenth day.

### 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.

### Loss Example

Assumes an APH average yield of 700 pounds per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

|   |                 |                              |
|---|-----------------|------------------------------|
|   | 700             | Pounds per acre APH yield    |
| x | 0.75            | Coverage level               |
|   | 525             | Pound guarantee per acre     |
| - | 200             | Pounds per acre actual yield |
|   | 325             | Pounds per acre loss         |
| x | \$0.32          | Contract price               |
|   | <b>\$104.00</b> | <b>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

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