Crop Insured
All spring oats planted for harvest as grain in the county are insurable. Oats planted for hay are not insurable.

Counties Available
Montana - All counties except Deer Lodge, Granite, Lincoln, and Silver Bow.
North Dakota - All counties.
South Dakota - All counties.
Wyoming - All counties except Albany, Hot Springs, Sublette, Sweetwater, Teton, and Uinta.
Oats may also be insurable in other counties by written agreement if specific criteria are met. Contact your crop insurance agent for more information.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance period;
- Fire;
- Insect damage and plant disease, but not damage due to insufficient or improper application of pest 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;
- Harvest;
- Abandonment of the crop;
- Final adjustment of a loss; or
- October 31.

Important Dates
Sales Closing ................................ March 15, 2018
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 your oat 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. 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>50  55  60  65  70  75  80  85</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67  64  64  59  59  55  48  38</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33  36  36  41  41  45  52  62</td>
</tr>
</tbody>
</table>

For example, at the 75-percent coverage level, an average yield of 35 bushels per acre would result in a guarantee of 26 bushels per acre and a producer paid premium of 45 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 oats grown under guaranteed contracts.

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.
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** - Allows yields in exceptionally bad years to be excluded from your production history in certain cases resulting in a higher approved yield.

**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. For more information see the SCO fact sheet at [www.rma.usda.gov/pubs/rme/fctsht.html](http://www.rma.usda.gov/pubs/rme/fctsht.html).

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

Assume an APH average yield of 32 bushels per acre, 75-percent coverage level, 100 percent of the price election selected, one basic unit, and 100-percent share in the crop.

\[
\begin{align*}
32 \times 0.75 &= \text{Bushels per acre APH yield} \\
24 &= \text{Bushels per acre guarantee} \\
-14 &= \text{Bushels per acre actual yield} \\
10 &= \text{Bushels per acre loss} \\
3.50 	imes 2.35 &= \text{Price election (estimated)} \\
23.50 &= \text{Gross indemnity per acre}
\end{align*}
\]

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

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

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).