

# Billings Regional Office - Billings, MT

Revised January 2018

# Buckwheat

## North Dakota

### Crop Insured

Buckwheat is insurable if:

- Premium rates are provided by the actuarial table;
- It is planted for harvest as grain; and
- It is produced under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production.

### Counties Available

Buckwheat is insurable in Burleigh, Dickey, Dunn, Hettinger, Kidder, La Moure, McIntosh, McLean, Mountrail, Sheridan, Stark, and Stutsman counties. Buckwheat 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 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 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..... June 17, 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 buckwheat 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.

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 75-percent coverage level, an average yield of 20 bushels per acre would result in a guarantee of 15 bushels per acre and a producer paid premium of 45 percent of the base premium.

### Price Elections

The contract price, not including discounts or incentives that may apply, is used to establish the price election. However, if the contract price exceeds \$15.36 per bushel or \$27.60 per bushel for organic, the price election is limited to a maximum of \$15.36/\$27.60. If the contract price is expressed by hundred-

*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.*

weight, multiply it by 0.48 to determine the contract price per bushel.

### Insurance Plans Available

**Actual Production History** - 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).

### Rotation Requirements

Insurance does not begin on any acreage on which canola, crambe, chickpeas, dry beans, mustard, rapeseed, soybeans, or sunflowers have been planted in the preceding crop year or on which buckwheat has been planted in either of the preceding 2 crop years.

### 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 20 bushels per acre, 75-percent coverage level, a contract price of \$15.00 per bushel, one basic unit, and 100-percent share in the crop.

20	Bushels per acre APH yield
x 0.75	Coverage level
15	Bushels per acre guarantee
- 13	Bushels per acre actual yield
2	Bushels per acre loss
x \$15.00	Price election (contract price)
<b>\$30.00</b>	<b>Gross 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

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

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