Crop Insured
All dry beans grown in the county are insurable if:
- They are grown for harvest as dry beans;
- You have a share; and
- Premium rates are provided by the actuarial table.

Counties Available
Dry beans are insurable in Barnes, Benson, Bottineau, Burleigh, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, La Moure, McHenry, McKenzie, McLean, Mercer, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, and Williams counties.

Dry Beans 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;
- 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;
- October 31;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates
Sales Closing..............................March 15, 2018
Initial Planting.............................Varies by County
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 acreage of your dry beans 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>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  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 (black, dark red kidney, navy, and pinto) are determined as shown in Section 7(e) of the Dry Bean 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.

Harvest Prices are based on average prices by type from Agricultural Marketing Service Bean Market News data; apply to revenue protection only; and are released by January 15.

Prices for Non-True Revenue Types (yield protection only):
- Cranberry................................. 0.34 per pound
- Great Northern.......................... 0.27 per pound
- Tebo........................................ 0.29 per pound
- Pink ..................................... 0.26 per pound
- Small Red................................. 0.25 per pound
- Light Red Kidney/White Kidney ........ 0.34 per pound

A separate organic price option is also available. An additional price may be announced before the sales closing date.

Insurance Plans Available
Yield Protection - Provides protection against a production loss only. 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. 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.
Trend Adjusted Yield - Allows producers to increase their yield guarantee based on the county’s historical yield trend. Only available in select counties for select types and practices.

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 our 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
1500 pounds per acre APH yield  
\[ \times 0.75 \] Coverage level  
1125 pound guarantee per acre  
\[- 750 \] Pounds per acre actual yield  
375 pounds per acre loss  
\[ \times \$0.25 \] Projected price  
\$93.75 Indemnity per acre

Revenue Protection Example
1125 pound guarantee per acre  
\[ \times \$0.25 \] Projected price  
\$281.25 Guarantee per acre  
750 pounds per acre actual yield  
\[ \times \$0.20 \] Harvest price  
\$150.00 Revenue to count per acre  
\$281.25 Guarantee per acre  
\[- \$150.00 \] Revenue to count per acre  
\$131.25 Indemnity per acre

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.
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).