

# Billings Regional Office — Billings, MT

Revised October 2017

## Rye

### North Dakota and South Dakota

#### Crop Insured

All rye planted and grown for harvest as grain in the county is insurable. Rye in counties with no actuarial table may be insurable by written agreement.

#### Counties Available

**North Dakota** - Barnes, Bottineau, Burke, Burleigh, Dickey, Foster, Grant, Hettinger, Kidder, LaMoure, McHenry, McIntosh, Morton, Pierce, Richland, Rolette, Sargent, Stutsman, Ward, Wells, and Williams counties.

**South Dakota** - Brown, Clark, Codington, Day, Deuel, Edmunds, Faulk, Grant, Hamlin, Marshall, McPherson, Roberts, and Spink counties.

#### 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 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 ..... September 30, 2017  
 Final Planting ..... September 30, 2017  
 Acreage Reporting ..... November 15, 2017  
 Production Reporting ..... November 14, 2018

#### Reporting Requirements

**Acreage Report** - You must report all your rye 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.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
Premium Subsidy	67	64	64	59	59	55	48	38
Your Premium Share	33	36	36	41	41	45	52	62

For example, at the 75-percent coverage level, an average yield of 45 bushels per acre would result in a guarantee of 34 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 types grown under guaranteed contracts.

## 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.

**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.

## Replant Provisions

Any acreage of rye damaged before the final planting date so producers in the area would not normally further care for the crop, must be replanted to an appropriate type of rye unless the insurance provider agrees that replanting is not practical.

## Loss Example

Assume an APH average yield of 45 bushels per acre, 75-percent coverage level, 100 percent of the price election selected, one basic unit, and 100-percent share in the crop.

45	Bushels per acre APH yield
x 0.75	Coverage level
34	Bushels per acre guarantee
- 18	Bushels per acre actual yield
16	Bushels per acre loss
x \$5.52	Price election
<b>\$88.32</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

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