Crop Insured
All soybeans are insurable if:
- They are grown in the county on insurable acres;
- Premium rates are provided in the county actuarial documents; and
- They are planted for harvest as beans.
Several food grade types are insurable in addition to commodity soybeans. Contact your crop insurance agent for more information.

Counties Available
Insurance coverage is available in many North Dakota and South Dakota counties. See the actuarial documents for insurable counties. Soybeans 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;
- 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;
- 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;
- December 10;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

Important Dates
Sales Closing ............................ March 15, 2018
Earliest Planting ............. Varies by State and 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 soybeans 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></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  80  77  68  53</td>
</tr>
<tr>
<td>Whole-Farm Unit</td>
<td>80  80  80  80  80  80  71  56</td>
</tr>
</tbody>
</table>

Whole-Farm Units are only available with revenue protection

For example, at the 75-percent coverage level, an average yield of 30 bushels per acre would result in a guarantee of 23 bushels per acre and a producer paid premium of 45 percent of the base premium with a basic unit.

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 Emissions
The price is based on the Commodity Exchange Price Provisions (CEPP) and is published in the actuarial documents. The CEPP is on RMA’s website at www.rma.usda.gov/policies/cepp.html. Organic production has a separate projected and harvest price established and contract pricing options are available for certified organic or specialty types grown under guaranteed contracts.

Insurance Plans Available
Yield Protection - Provides protection against a production loss only. The guarantee is based on your 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. The 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.

Area Risk Protection and Margin Protection Plans are also available in select counties. You must contact your crop insurance agent and request to add or change insurance plans no later than the sales closing date.

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 - You can increase your yield guarantee based on the county’s historical yield trend. Trend Adjusted Yield is only available in select counties for select types and practices. Contact your crop insurance agent for more information.

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 prior approval.

Loss Example
Assume an APH average yield of 50 bushels per acre, 75-percent coverage level, one basic unit, and 100-percent share in the crop.

Yield Protection Example:
50 Bushels per acre APH yield
x 0.75 Coverage level
37.5 Bushels per acre guarantee
- 20 Bushels per acre actual yield
17.5 Bushels per acre loss
x $12.55 Projected price (estimated)
$219.63 Indemnity per acre

Revenue Protection Example:
37.5 Bushels per acre guarantee
x $12.55 Projected price (estimated)
$470.63 Guarantee per acre
- 20 Bushels per acre actual yield
x $12.25 Harvest price (estimated)
$245.00 Revenue to count per acre
$470.63 Guarantee per acre
- $245.00 Revenue to count per acre
$225.63 Indemnity per acre
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.

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

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