

Billings Regional Office — Billings, MT

Revised January 2018

Potatoes

Montana, North Dakota, South Dakota, and Wyoming

Crop Insured

All potatoes are insurable if:

- Premium rates are provided by the actuarial table;
- They are planted with certified seed; and
- They are planted for harvest as certified seed stock, or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance.

Counties Available

Montana - Beaverhead, Broadwater, Deer Lodge, Flathead, Gallatin, Lake, Madison, and Powell counties.

North Dakota - Barnes, Benson, Cass, Cavalier, Dickey, Eddy, Emmons, Foster, Grand Forks, Griggs, Kidder, LaMoure, Logan, McHenry, McLean, Mercer, Morton, Pembina, Ramsey, Ransom, Richland, Steele, Stutsman, Traill, and Walsh counties.

South Dakota - Clark, Codington, Grant, Hamlin, and Stanley counties.

Wyoming - Goshen and Laramie counties.

Potatoes in counties with no actuarial documents may be insurable by written agreement

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 10 in Wyoming or October 15 in Montana, North Dakota, and South Dakota;
- Harvest;
- Abandonment of the crop; or
- Final adjustment of a loss.

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 potato 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	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 300 hundredweight (cwt.) per acre would result in a guarantee of 225 cwt. per acre and a producer paid premium of 45 percent of the base premium.

Price Elections

The value per hundredweight is established annually and published in the actuarial documents. An additional price is provided for certified seed potatoes if you elect that option. Certified organic production has a separate established price and contract pricing is available for types grown under guaranteed contracts.

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.

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

Not available under catastrophic coverage. Additional premium may apply. Coverage options may not be available in all counties.

Northern Potato Quality Endorsement - Provides supplemental coverage for potatoes in the event they grade less than U.S. No. 2.

Northern Potato Certified Seed Endorsement (not available in Wyoming) - Provides supplemental coverage for potatoes in the event they do not pass certification.

Northern Potato Storage Coverage Endorsement - Provides supplemental coverage for 60 days for potatoes in storage. Only production to count as determined under the terms of the northern potato crop provisions and storage coverage endorsement, if applicable, is used for APH.

Northern Potato Processing Quality Endorsement - Provides supplemental coverage for potatoes that are rejected by the processor. The quality endorsement and a processor contract must be in

effect before this endorsement can be purchased.

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 (up to 86-percent coverage level) on top of your underlying policy with loss determined by overall area performance for a given year. Only available in select counties.

Rotation Requirements

Rotation requirements apply. See actuarial documents.

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

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