

# Billings Regional Office — Billings, MT

Revised December 2017

# Dry Beans

## South Dakota

### 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 Brown, Butte, Clark, Codington, Custer, Deuel, Fall River, Hughes, Lyman, Spink, Stanley, Sully, and Todd 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;
- Failure of the 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 ..... May 1, 2018  
 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.

| Item                | Percent         |    |    |    |    |    |    |    |
|---------------------|-----------------|----|----|----|----|----|----|----|
|                     | 50              | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
| Coverage Level      | 50              | 55 | 60 | 65 | 70 | 75 | 80 | 85 |
|                     | Premium Subsidy |    |    |    |    |    |    |    |
| Basic/Optional Unit | 67              | 64 | 64 | 59 | 59 | 55 | 48 | 38 |
| Enterprise Unit     | 80              | 80 | 80 | 80 | 80 | 77 | 68 | 53 |

For example, at the 75-percent coverage level, an average yield of 1600 pounds per acre would result in a guarantee of 1200 pounds per acre and a producer paid premium of 45 percent of the base premium.

### Price Election

Black..... 0.27 per pound  
 Dark red kidney ..... 0.33 per pound  
 Great northern..... 0.27 per pound

|                        |                |
|------------------------|----------------|
| Light red kidney ..... | 0.34 per pound |
| Pea (Navy) .....       | 0.26 per pound |
| Pink.....              | 0.26 per pound |
| Pinto.....             | 0.25 per pound |
| Small/flat white ..... | 0.26 per pound |

Not all types are available in all counties. A separate organic price option is also available. An additional price may be announced before the sales closing date.

### Replant Provisions

Replant provisions are not available for CAT policies.

### Insurance Plan Available

**Actual Production History (APH) Yield Exclusion** - 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** - 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 prior approval.

### Loss Example

Assumes an APH average yield of 1500 pounds per acre, 75-percent coverage level, \$0.30 price election, one basic unit, and 100- percent share in the crop.

|                 |                              |
|-----------------|------------------------------|
| 1500            | Pounds per acre APH yield    |
| x 0.75          | Coverage level               |
| 1125            | Pound guarantee per acre     |
| - 750           | Pounds per acre actual yield |
| 375             | Pounds per acre loss         |
| x \$0.25        | Price election               |
| <b>\$ 93.75</b> | <b>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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