Crop Insured
All sugar beets are insurable if:
- Premium rates are provided by the actuarial table;
- They are grown on insurable acres; and
- They are grown for harvest as sugar beets.

Counties Available
Montana - Big Horn, Carbon, Custer, Dawson, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Stillwater, Treasure, and Yellowstone counties.
North Dakota - Cass, Grand Forks, McKenzie, Pembina, Richland, Steele, Traill, Walsh, and Williams counties.
Wyoming - Big Horn, Fremont, Goshen, Laramie, Park, Platte, and Washakie counties.
Sugar Beets 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 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;
- November 15;
- 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 sugar beet 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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td></td>
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<tr>
<td>50</td>
<td>55</td>
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<td>60</td>
<td>65</td>
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<td>70</td>
<td>75</td>
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<td>80</td>
<td>85</td>
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<tr>
<td>Premium Subsidy</td>
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<td>67</td>
<td>64</td>
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<td>64</td>
<td>59</td>
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<td>38</td>
<td>38</td>
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<tr>
<td>Your Premium Share</td>
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<td>41</td>
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<td>45</td>
<td>52</td>
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<tr>
<td>52</td>
<td>62</td>
</tr>
</tbody>
</table>

For example, at the 75-percent coverage level, an average yield of 35 tons per acre would result in a guarantee of 26 tons per acre and a producer paid premium of 45 percent of the base premium.

Price Elections
The value per ton is established annually and published in the actuarial documents.

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.
production has a separate established price and contract pricing options are available for organic production grown under guaranteed contracts.

**Insurance Plans Available**

**Actual Production History** - Provides protection against a production loss. The guarantee is based on individual yield history multiplied by the price election.

**Additional Coverage Options**

Coverage options may not be available in all counties.

**Stage Removal Option Pilot** - This pilot option removes the first stage guarantee and all indemnities are calculated using the final stage guarantee. You pay an additional premium for this option. This option is not available under catastrophic coverage.

**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.

**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; and
- 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).

You cannot destroy or put the crop to another use without prior approval.

**Loss Example**

Assume a 65-percent coverage level, 100-percent share in the crop, price election of $38.00 and an average yield of 26 tons per acre.

\[
\begin{align*}
26 & \text{ Tons per acre APH yield} \\
\times 0.65 & \text{ Coverage level} \\
19.6 & \text{Tons per acre guarantee} \\
\times 100 & \text{Acres} \\
1,690 & \text{Ton unit guarantee} \\
- 1,400 & \text{Ton production-to-count} \\
290 & \text{Ton loss} \\
\times $38.00 & \text{Price election} \\
$11,020 & \text{Indemnity due}
\end{align*}
\]

**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**

USDA/Risk Management Agency
Billings Regional Office
3490 Gabel Rd., 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).