

Billings Regional Office — Billings, MT

Revised October 2017

Wheat

Montana, North Dakota, South Dakota, and Wyoming

Crop Insured

Wheat planted and grown in the county for harvest as grain is insurable. This fact sheet applies only to the Common Crop Insurance policy insurance plans.

Insurable types are:

- Common wheat (*triticum aestivum*);
- Durum wheat (*t. durum*); and
- Khorasan (*t. turanicum*).

Insurable types and practices vary by county. See the actuarial documents at webapp.rma.usda.gov/apps/ActuarialInformationBrowser/ for more information.

Counties Available

Montana - All counties except Lincoln and Silver Bow.

North Dakota - All counties.

South Dakota - All counties.

Wyoming - All counties except Albany, Hot Springs, Sublette, Sweetwater, Teton, Uinta, and Washakie.

Fall-planted wheat in a county without a winter type on the actuarial documents is insurable only if coverage is requested by March 15, and the insured acreage is determined to have an adequate stand.

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 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 31;
 - Harvest;
 - Abandonment of the crop; or
 - Final adjustment of a loss.

Important Dates

Sales Closing (winter).....September 30, 2017
 Final Planting (winter)..Varies by County and State
 Acreage Reporting (winter).....November 15, 2017
 Sales Closing (spring).....March 15, 2018
 Final Planting (spring)..Varies by County and State
 Acreage Reporting (spring).....July 15, 2018

Reporting Requirements

Acreage Report - You must report all your wheat 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. Optional Units are available by type. Premium is discounted for all units except optional units.

Item	Percent							
Coverage Level	50	55	60	65	70	75	80	85
	Premium Subsidy							
Basic/Optional	6	64	64	59	59	55	48	38
Enterprise Unit	8	80	80	80	80	77	68	53
Whole-Farm Unit	80	80	80	80	80	80	71	56
Whole-Farm Units are only available with revenue protection								

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.

For example, at the 75-percent coverage level, an average yield of 35 bushels per acre would result in a guarantee of six bushels per acre and a producer paid premium of 23 percent of the base premium with an enterprise unit.

Price Elections

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 types grown under guaranteed contracts.

Insurance Plans Available

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

Additional Coverage Options

Actual Production History (APH) Yield Exclusion - Allows yields in exceptionally bad years to be excluded from your production history in certain cases resulting in a higher approved yield.

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.

Trend Adjusted Yield - Allows producers to increase their yield guarantee based on the county's historical yield trend. Trend Adjusted yield is only available in select counties for select types and practices.

Winter Coverage Endorsement - Provides coverage when winter wheat is damaged during the insurance period. Additional premium applies and this option is only available in counties with both fall and spring final planting dates.

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.

Loss Example

Assumes an actual production history (APH) average yield of 50 bushels per acre, 70-percent coverage level, and 100-percent share in the crop.

Yield Protection Example

	50	Bushels per acre APH yield
x	0.70	Coverage level
	35	Bushels per acre guarantee
-	25	Bushels per acre actual yield
	10	Bushels per acre loss
x	\$ 6.50	Projected price (estimated)
	\$65.00	Indemnity per acre

Revenue Protection Example

	35	Bushels per acre guarantee
x	\$ 6.50	Projected price (estimated)
	\$227.50	Guarantee per acre
	25	Bushels per acre actual yield
x	\$ 6.00	Harvest price (estimated)
	\$150.00	Revenue to count per acre
	\$227.50	Guarantee per acre
-	\$150.00	Revenue to count per acre
	\$ 77.50	Indemnity per acre

Your premium is deducted from an 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

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