



United States Department of Agriculture  
Risk Management Agency

January 2012

## 2012 COMMODITY INSURANCE FACT SHEET

# Potatoes

## Massachusetts

### Crop Insured

Potatoes planted with certified seed for harvest as either certified seed stock or for human consumption may be insured.

### Counties Available

Potatoes are insurable in Franklin and Hampshire counties. Potatoes may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for details.

### Insurance Period

Coverage begins when the potatoes are planted and ends the earliest of: (1) harvest of crop, (2) final adjustment of a claim, (3) total destruction of the crop, (4) abandonment of the crop, or (5) October 31.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Failure of irrigation water supply  
Fire  
Insects<sup>2</sup>  
Plant disease<sup>2</sup>  
Wildlife

<sup>1</sup>Such as hail, frost, freeze, drought, and excess moisture. <sup>2</sup>Only if sufficient and proper control measures are used.

Note: The policy does not insure against loss of production from damage occurring **after** potatoes are placed in storage. Even if a storage coverage endorsement is in effect, the cause of the damage nonetheless must have occurred **before** the end of the insurance period.

#### Exclusions:

- Interplanted with another crop;
- Planted into an established grass or legume; or
- Planted without following crop rotation requirements specified in the Special Provisions of Insurance.

### Important Dates

Sales Closing ..... March 15, 2012  
Final Planting Date ..... June 10, 2012  
Acreage Report Date ..... July 15, 2012  
End of Insurance ..... October 31, 2012

### Definitions

**Acreage Report** — You must timely report to your agent all the acres of potatoes in the county in which you have a share.

#### Approved Actual Production History (APH)

**Yield**—A yield based on your actual yields, county average yields, or a combination of both and used to determine your production guarantee.

**Certified Seed** — Potatoes that were entered into the potato certified seed program and that meet all requirements for production to be used to produce a seed crop for the next crop year or potato crop for harvest for commercial uses in the next crop year.

**Harvest** — Lifting potatoes from within the soil to the soil surface.

**Production Guarantee**—Hundredweight (cwt.) guaranteed per acre determined by multiplying your approved APH yield times the coverage level percentage you elect

### Duties in the Event of Damage or Loss

(1) Protect the crop from further damage by providing sufficient care; (2) notify your agent within 72 hours of your initial discovery of damage; (3) if damage occurs within 15 days of harvest, give notice immediately so that a crop inspection can be performed; (4) if any acreage will not be harvested, give notice at least 15 days before harvest would normally begin; and (5) if any acreage will be put to another use other than the use identified on the acreage report, give notice at the beginning of harvest.

## Coverage Levels and Premium Subsidies

Coverage levels range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, if you select the 75- percent coverage level, your premium share would be 45 percent of the base premium:

Coverage Level % →	50	55	60	65	70	75
Premium Subsidy %	67	64	64	59	59	55
Your Premium Share %	33	36	36	41	41	45

Catastrophic (CAT) coverage is fixed at 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.

## Price Election

\$9.80 per cwt

Price elections are posted on the RMA Web site at:

<http://webapp.rma.usda.gov/apps/ActuarialInformationBrowser/Default.aspx>

## Options and Endorsements

Additional options and endorsements are available for an additional premium including:

- Storage Coverage Endorsement;
- Quality Endorsement;
- Processing Quality Endorsement, and the
- Certified Seed Endorsement.

See your agent for additional information.

**Note:** Under the storage coverage endorsement, coverage is restricted to certain defects that must be a direct result of an insurable cause of loss occurring during the insurance period.

## Loss Example

This example assumes an average yield of 260 cwt. per acre, 65-percent coverage level, no options or endorsements, and one basic unit.

260	Cwt. per acre average yield (APH)
x .65	Coverage level percentage
169	Cwt. per acre guarantee
– 89	Cwt. per acre production
80	Cwt. per acre loss
x \$9.80	Price election
\$784	Indemnity per acre
– \$50	Estimated premium per acre
<b>\$734</b>	<b>Net indemnity per acre</b>

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