



United States Department of Agriculture
Risk Management Agency

February 2013

2013 COMMODITY INSURANCE FACT SHEET

Potatoes

Massachusetts

Crop Insured

Coverage is available for potatoes planted with certified seed for harvest as either certified seed stock or for human consumption.

Exclusions:

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

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 an agent for more details.

Causes of Loss

Adverse weather conditions¹
 Failure of irrigation water supply²
 Fire
 Insects³
 Plant disease³
 Wildlife

¹Natural perils such as hail, freeze, frost, drought, wind, and excess precipitation.

²If caused by an insured peril during the insurance period.

³Except for insufficient or improper application of control measures.

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.

Insurance Period

Coverage begins when the potatoes are planted and ends the earliest of:

- 1) Total destruction of the crop;
- 2) Harvest of crop;
- 3) Final adjustment of a claim;
- 4) Abandonment of the crop; or
- 5) October 31.

Reporting Requirements

An acreage report is a report of all insured acreage of potatoes. A report must be submitted to your crop insurance agent on or before the appropriate acreage reporting date (See Important Dates section below).

Important Dates

Sales Closing Date March 15, 2013
 Acreage Reporting Date July 15, 2013

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; and
- 3) Leave representative samples intact for each field of the damaged unit.

Definitions

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.

Production Guarantee: Hundredweight (cwt.) guaranteed per acre determined by multiplying your average approved yield per acre (based on your records) by the coverage level percentage you select.

Tuber Rot: Any soft, mushy, or leaky condition of potato tissue (soft rot or wet breakdown as defined in the United States Standards for Grades of Potatoes), including, but not limited to, breakdown caused by Southern Bacterial Wilt, Ring Rot, or Late Blight.

Coverage Levels and Premium Subsidies

Coverage level options range from 50 to 75 percent of your average yield and are subsidized as shown in the table below. For example, an average actual production history (APH) yield of 260 hundredweight per acre would result in a guarantee of 169 hundredweight per acre at the 65 percent coverage level.

Item	Percent					
	50	55	60	65	70	75
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 Risk Protection (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.

Price Election

State	Established Price	CAT Price
Massachusetts	\$10.10 per cwt.	\$5.56

Options and Endorsements

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

- 1) Storage Coverage Endorsement;
- 2) Quality Endorsement;
- 3) Processing Quality Endorsement; and
- 4) 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 is based on potatoes with an approved yield of 260 cwt. per acre, 65 percent coverage level, no options or endorsements, non-irrigated practice and one basic unit.

260	Approved Yield per acre
x .65	Coverage level
169	Acre guarantee
- 89	Production-to-Count
80	Loss per acre
x \$10.10	Price election
\$808	Indemnity per acre
- \$58	Estimated Premium
\$750	Indemnity/Acre

Regional Contact

USDA/Risk Management Agency

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